

D

638

115C6

REPORT  
ON  
WAR CHEST  
PRACTICE



PRESENTED TO

CONNECTICUT STATE COUNCIL OF DEFENSE

By HENRY M. WRISTON



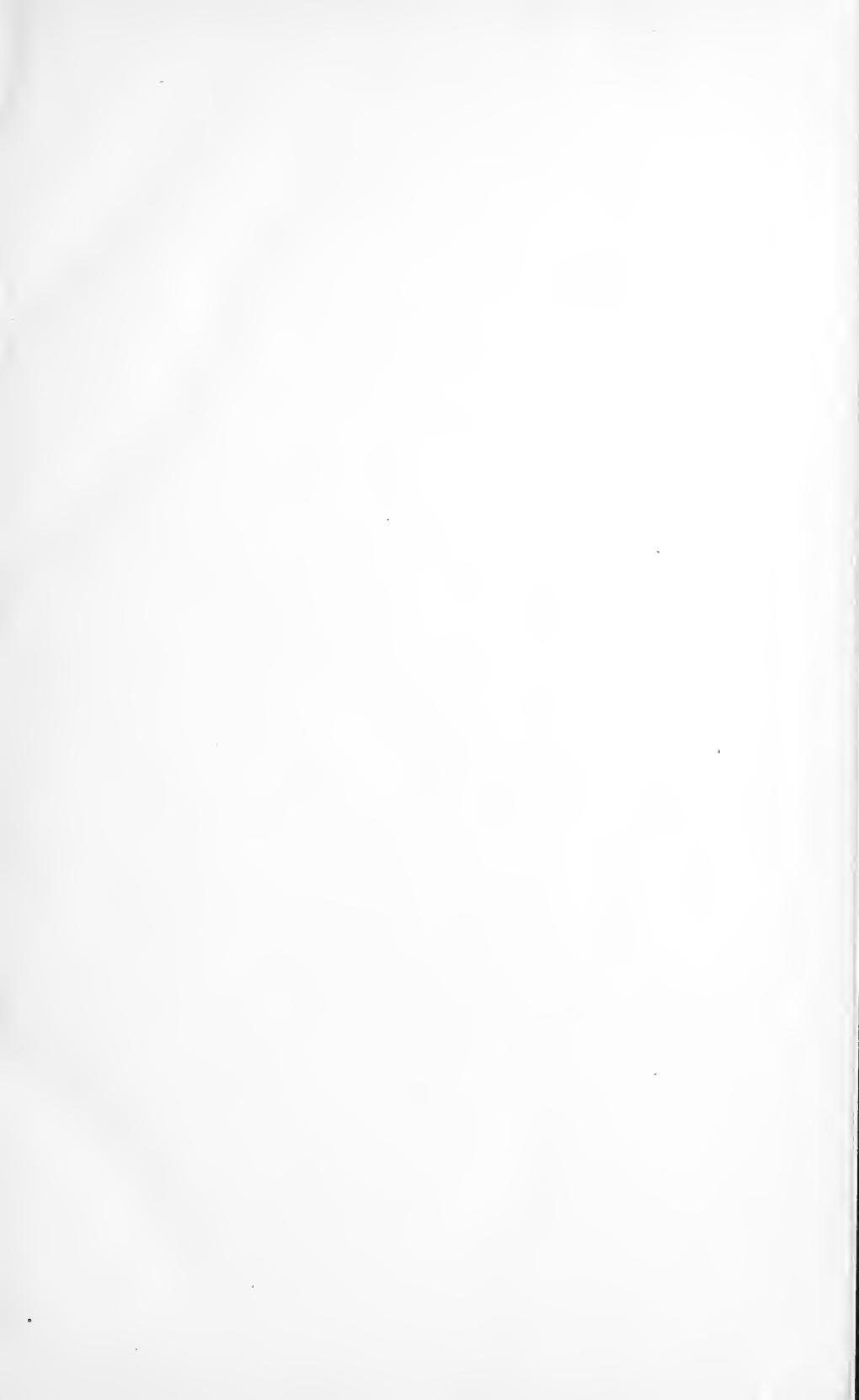


Class II 638

Book 245C6









2

# REPORT ON WAR CHEST PRACTICE



PRESENTED TO  
CONNECTICUT STATE COUNCIL OF DEFENSE  
By HENRY M. WRISTON



11638  
715

## FOREWORD.

The following report on the subject of war chest practice is the result of long interest and study and of something over two months exclusive application to the problem. The subject, however, is so large that even that amount of time has meant that the work has been done under great pressure and in haste. It would have been impossible but for the helpful and courteous coöperation of a number of people. It was the intention to acknowledge their help by name but the list has grown so long that none could be mentioned without distinctions that would be unfortunate. The writer wishes therefore to make, at once, acknowledgment to the officials of a large number of war chests, to the officers of the Fosdick Commission, the Red Cross, the Y. M. C. A., the War Camp Community Service, and to many others who have given a great deal of assistance.

Under the circumstances of its preparation, this report unquestionably has many mistakes and many more failures properly to evaluate individual features adopted by various cities. It is hoped, however, that the broad lines of war chest practice are accurately drawn and that the conclusions are not without some warrant in the evidence collected.

For purposes of uniformity the city or town name has been used almost invariably rather than the name of the county, because it is more readily located in that way by most readers.

N. O. F. D.  
40V 21 1936  
• • • • •

G.C.W. 1/13/19

## NOTE.

Since the type was cast for this report, material changes have taken place in the situation. The investigation upon which this was built was devoted almost as much to finding ways of relief for communities through other methods as to the study of the War Chest movement, and the dominant idea behind it was that the then situation in regard to war relief activities was chaotic, both in the matter of financial support and administrative control. President Wilson has now published a letter addressed to Mr. Raymond Fosdick of the War and Navy Departments' Commissions on Training Camp Activities, which virtually sets up a national War Chest for the seven agencies which are recognized and controlled by the Commission, and budgets are set definitely in the President's letter, and the proportion which each is to get, as well as the date on which the campaign is to begin.

Moreover, the usual campaign for the sale of Christmas seals, to raise funds for the support of the anti-tuberculosis work in the United States, is this year to be combined with the Red Cross membership drive at Christmas time. It is said to be not impossible that the third Red Cross war fund will include next year's membership campaign, though no definite assurance can yet be given on that point in view of the fact that a rapidly altering military situation makes it impossible for Red Cross officials to determine when the next effort for funds will take place.

Assuming that this step is taken, in addition to the other two, there would be three problems of some importance still unsolved, viz.: the elimination of the campaign for Armenian and Syrian relief, which has twice been conducted after Presidential proclamation; second, the control of the large number of smaller unofficial war relief agencies who do not solicit by means of drives; and third, there would be the problem of supporting local war activities in many cases, such as the local Red Cross chapter, the campaign expenses for Liberty Bond and Thrift Stamp committees, the means of support of the Farm Bureau, and, in some cases, the War Bureau.

While, therefore, the situation has not entirely changed since this report was written, it is only fair to emphasize the fact that the steps, as taken, do afford a very serious measure of relief and obviate many of the difficulties which were responsible for the War Chest movement, and these considerations should be given most careful attention by any community which has thought of altering its methods of collecting funds.

Another point which must, in fairness, be set forth on the other hand is that while the action of the President and the development of events have made the situation less acute, thus rendering the War Chest somewhat less necessary from the standpoint of bringing relief to communities, it does not wholly clear the situation, and it has simplified the task of disbursement by virtually setting fixed proportions. To that extent it has made the War Chest plan simpler and more practicable from a community standpoint. It has further led many of those who opposed the War Chest to abandon opposition.

## TABLE OF CONTENTS

---

FOREWORD .....	2
<b>CHAPTER ONE</b>	
Introduction .....	6
Relation to State Councils of Defense.....	11
Productivity .....	12
Dates and Numbers of War Chests.....	14
Duration of War Chest Pledges.....	15
Inclusiveness .....	19
Agencies included .....	20
Red Cross Membership.....	26
Local Charities.....	28
<b>CHAPTER TWO</b>	
Structure of the War Chest.....	32
Campaign Organization.....	38
Overlapping .....	41
Team Structure.....	43
Check up on Workers.....	44
100% Organizations.....	45
Badges .....	46
Campaign Divisions.....	46
Score Boards.....	52
Instructions to Workers.....	52
<b>CHAPTER THREE</b>	
The Campaign.....	56
Census .....	56
Other Methods.....	62
Prospect Cards.....	63
Rating .....	65
Suggested Amounts.....	68
Basis of Pledge.....	77
Form of Contribution.....	80
Pledge Forms.....	82
Designated Gifts.....	89
Competition .....	95
Use of Pressure.....	97
Follow-up Subscriptions.....	103

## CHAPTER FOUR

Collections .....	108
Industrial Collections.....	108
Frequency of Deductions.....	112
Patriotic Half-Hour.....	113
Personal Collections.....	118
Collections by Solicitors.....	118
Centralized Collections.....	120
Decentralized Collections.....	120
Methods of Payment.....	122
Experience with Voluntary Payments.....	123
Voluntary Units.....	124
Bills .....	125
Bank Drafts.....	126
Notes .....	128
Following up Collections.....	128
Bookkeeping and Accounting.....	130
The Salem System.....	131
Philadelphia .....	132
Albany .....	134
Glens Falls.....	134
Syracuse .....	134
Columbus .....	135
Detroit .....	135
Conclusions .....	136

## CHAPTER FIVE

Disbursements .....	138
Administrative Expenses.....	138
Budgets .....	141
Other Methods of Disbursements.....	146
Suggested Set of By-Laws.....	154

## INTRODUCTION.

The war chest is simply one phase of a movement for reform in the methods of financing the agencies auxiliary to the conduct of the war. There are many other illustrations of the same purpose. It is said that as early as June there was held at Washington a conference looking toward a merger in the financial efforts of the agencies of the war and navy departments commissions on training camp activities. The action of the Connecticut State Council of Defense, in issuing its statement to the Council of National Defense, is another illustration. The effort of the Illinois State Council of Defense to organize a regular and permanent financial committee in each community represents still another effort in the same direction. Bulletin 114 of the Washington State Council of Defense outlines the solution proposed in that state. The inauguration of the Mercer County plan and similar efforts indicate the widespread character of this feeling. The mid-western representative of the Council of National Defense, Mr. John H. Winterbotham, reported that the question of supervising the solicitation of funds absorbs so much of the time and energy of some local councils that it detracts materially from their strength in other and more important lines of national defense work.

The war chest, therefore, is simply one of a whole group of more or less related movements. It may be defined as a community effort to raise a fund from which the moneys necessary to the support of all war auxiliary agencies may be drawn. Beyond that definition cannot go, because there are such striking divergences of name, organization, policy, and practice.

The war chest movement is frankly a givers' movement. Its point of view is fundamentally that of the man who is furnishing the money, not that of organizations which are asking for money, though it ought to be said at once that while there is a distinction between these two points of view there is no necessary hostility between them. From the standpoint of the individual giver the war chest is desirable. It allows him to look forward and plan what he is to do. In the case of the individual, one may reason in two fashions concerning the drive system. One may argue that by making a specialized appeal a man will be roused to an effort at giving which at a later time, under the stimulus of a new appeal, he will repeat and thus give more than he intended and more than he realizes. The other manner of reasoning says that knowing other demands are in store, but being unable to determine how many, a man holds back for the unforeseen, confuses many givings with much giving, thus believing that he has done better than he has. The only umpire between these two arguments—equally good

theoretically and in some two individual cases equally good in practice—is production statistics. However that may be, the war chest calls upon a man to determine what part of his income he is willing to devote to the support of the humanitarian and recreational agencies for war service and to give that much. He is not fooled into giving more than he ought, nor does he fool himself into the belief that he has given more than he actually has.

From the standpoint of the community it appears that there is no question as to the desirability of the war chest. One is compelled to this conclusion by the unanimous expressions of satisfaction on the part of all classes of war chest communities when one approaches them with the question as to their opinion of the new as against the old method. The war chest unquestionably saves a great deal of time and avoids much duplicative effort. It obviates, too, the general disruption of business and minimizes the expenditure of energy. It also assures a much broader and more comprehensive basis of giving than did the system of separate drives. Being a community movement, it stimulates community pride and from that point of view is valuable. Testimony is unanimous as to the unifying effect upon the citizenship and increased community solidarity.

From the standpoint of the smaller agencies there appears to be slight, if any, question as to the desirability of the war chest. The smaller organizations have not the same advertising or selling value as their better-known and larger collaborators. It must be admitted that there is not the same challenge in a call for \$10,000,000 that there is in a call for \$100,000,000, and it is consequently more difficult to create adequate organizations to raise money. Yet these agencies, many of them, come to the public with official endorsements as deserving adequate financial support. The war chest plan makes it possible for them to get their proper share of the money raised without the heart-breaking effort that is now necessary.

From the standpoint of the Red Cross and the Y. M. C. A., the war chest movement is nothing to be feared, provided it is properly organized and wisely conducted. In some war chest cities the policy has undoubtedly been somewhat narrow. In some, perhaps, money has been unwisely spent. These mistakes and narrownesses have nothing to do with the war chest principle.

It may be true that the general adoption of the war chest would entail some alteration in the financial methods of the Y. M. C. A. and the Red Cross, but there would be no tendency to curtail the financial support of those great movements. There is of course the difficulty arising from the fact that the war chest is not universal and, being a community movement, will never become universal, and the Red Cross and Y. M. C. A. are compelled in consequence to adopt different methods in

different places instead of having a uniform plan. This cannot be remedied unless those two organizations should endorse and adopt the war chest method. It may be said, however, that there are enough war chests so that they have already adjusted themselves to the problem created and that the multiplication of the war chests will probably not seriously complicate the problem. One should add to this the fact that the war chest movement is not the only one which exerts pressure in this direction. Most of the other state and local plans have much the same effect, and these, like the war chest, are gaining more and more currency.

It has sometimes been said that the adoption of the war chest method destroys the moral effect of the great nationwide intensive effort for the Red Cross or the Y. M. C. A., which it is hoped will have its repercussion in Germany. As a matter of fact, however, war chests may readily be influenced to make their subscriptions at that time and so create the same moral effect that would be produced upon the enemy by having a drive in every city.

The National War Work Council of the Y. M. C. A. adopted a resolution opposing the war chest in which the only reason mentioned was that it did not seem to offer the same flexibility that the drive system allowed. With all deference to the opinion of the Y. M. C. A. officials in this matter, it is only fair to point out that there is not the same difficulty in this regard now that there was at an earlier stage. The reason is that the contest has reached such a stage that organizations can look forward with somewhat more accuracy in their efforts to determine what their needs are likely to be.

The six agencies of the Fosdick Commission are this year submitting itemized and comprehensive budgets. The fact that that commission called for them is evidence that it is not an impossible task, and the fact that the initiative in the matter is said to have come from one of the large organizations is evidence that they do not regard it as unreasonable. Even last year the Y. M. C. A. drew up a budget for a period of several months and called for \$35,000,000. It is said on good authority they were able to live within that budget during the period planned for. All of these facts go to indicate that a budget system is a practicable one and it is perfectly certain that an effort is being made to operate to some extent on that principle. It must be said that in one sense some of these budgets are not "real", because the agencies hope for and expect over-subscriptions, which vitiates the budget system somewhat; but it does not alter the fact that with proper allowances for an emergency fund they can and do look forward to anticipate their needs.

In the second place the war auxiliary agencies do not live under a peculiarly flexible system now, because they are not

entirely free to return to the public with a call for funds whenever need arises. There are so many agencies in the field that when one takes into consideration the demands upon time by actual governmental needs, such as Liberty bond and war savings stamp campaigns, any single agency is virtually precluded from returning to the public at a time determined wholly by itself, even though its funds may need replenishment. A letter from Mr. S. M. Greer, assistant general manager of the American Red Cross says: "In deference to the needs of other departments of the Government after our budget had been determined as nearly as was practical, and after we had announced the sum we desired to raise, we were compelled to postpone the date of our campaign upward of five months." One would suppose, and it is doubtless true, that the Red Cross would have the greatest consideration in this matter of any of the organizations, and yet it appears to have been compelled to wait five months in order to find an open date.

These facts make it appear on one hand that the data necessary to make it possible for the war chest to determine the amount which it should raise will be more completely available this year than last, and secondly that the drive system is not as flexible as it has frequently been presumed to be. The conclusion seems to be that while there is need that the war chest should plan for a considerable emergency fund, there is no longer cause for serious worry with regard to the alleged lack of flexibility of the war chest method.

It ought to be said in candor that for building an after-the-war clientele for most of these organizations, the war chest is not the ideal agency. It makes its fundamental appeal on the winning of the war rather than upon any auxiliary of the war. The Red Cross as the most catholic organization and the one of deepest appeal is inevitably put in the foreground. This means that so far as the Y. M. C. A., the K. of C. and the Recreation Association of America ought to and wish to educate the public as to the value of their own particular work for after-the-war purposes, they must do it by whole-hearted coöperation in the war chest campaign and by purely educational efforts at other times unconnected with the raising of money.

The war chest attempts to reduce the matter of giving to something like its proper proportion of expended effort. It seems altogether possible that in view of the tremendous number of things on which the public needs education—war investments, fuel and food conservation, not to mention such subjects as the aims and issues of the war—the matter of giving to war auxiliary agencies threatens under the perpetuation of the drive system to absorb more than its proper share of time and energy. This is not intended to reflect upon the situation last year, but simply to apply to present conditions and such conditions as appear to be developing. With the increase of war activities

and with the departure of more and more men for military service, it seems fair to say that if these agencies can be supported with the expenditure of less effort and time, there will still be plenty that remains to be done so that neither the time nor the effort thus saved will be idle.

The arguments for and against the war chest have been recited so many times that it is not necessary to repeat them here. It is worth while, however, to emphasize that the war chest makes possible the democratization of giving. The industrial worker is given his opportunity to participate as never before, particularly in agencies other than the two leading ones. He has seldom been called upon, save through the war fund, to contribute to the support of the local Red Cross. The supplementary calls for the support of the local chapter have usually been confined to a relatively narrow circle. This, of all war relief activities, particularly in view of the development of the home service feature, should be a community enterprise on the broadest possible basis and above the slightest suspicion that it is a charitable agency in the hands of a social group or class.

The war chest integrates a larger share of the community in all the war auxiliary movements, and if an effort is made to publish not only the amount of the war chest appropriation but also the agency to which it is going and the nature and value of its work, that integration may be made real and not merely formal.

Finally, the war chest method makes possible a fairer distribution of the community gift than is now possible. Without attempting to discount the divergences and the occasional absurdities in this matter which are set forth elsewhere in this report, it must be said that they are not as great nor as absurd as those which appear to have been obtained under the drive system. This after all is natural. A body of men, usually small and of more than average intelligence, can by careful study and thought arrive at a saner and fairer conclusion than can be reached by a process of having a quota assigned, then campaigning in an effort to reach or over-reach it, the result being a total which no one could possibly forecast and which is difficult, often, logically to justify. Occasionally it is argued that the total justifies itself because every agency should have as much support as it can convince the public it needs. That argument does not seem to be sound. Some organizations have work which is spectacular and which has an emotional appeal. Others have work more prosaic in character though no less necessary; theirs must be a purely intellectual appeal. The funds resulting from these two sorts of appeal are not likely to furnish an accurate gauge of the relative values of the two organizations. In short, the difference in methods of apportioning the community gift leads to a conclusion wholly in favor of the war chest as against the drive method.

The conclusion which these considerations induce is that the war chest and related expedients were produced and are being propagated because of evils in the present system which are admitted by the leaders of the chief organizations. If there had been only one or two organizations in the field, the present situation would never have arisen; but in view of the large number of them, and in view of the methods adopted by the Government in marketing bonds and war savings stamps, community action in self defense is justifiable. Though the war chest is, from the point of view of the two great organizations, somewhat inconvenient, there is no evidence that it is harmful and its benefits to the communities outweigh its inconvenience to the organizations, much as any such inconvenience is to be regretted.

#### RELATION TO STATE COUNCILS OF DEFENSE.

Five state councils of defense, namely, those of Michigan, New Mexico, New York, Washington, and Wisconsin have advocated a state-wide adoption of the war chest plan. Few, however, appear to be taking a very active part in meeting and helping to solve the problems which are inevitably involved in the war chest. Generally speaking, state councils simply endorse or disapprove the war chest without making an effort to make their approval or disapproval effective. For example, in Illinois, where it is necessary for any agency which desires to collect funds to have a license from the state council of defense, war chests have not been refused licenses, though the council has disapproved the plan, as have the councils of Indiana, Tennessee, Virginia, and Massachusetts.

The Washington State Council of Defense has taken two steps in this matter which are a distinct help to war chest cities. It has set a county quota which is fixed, being expressed in terms of percent, and in this manner has made it possible for war chest cities to determine what they ought to pay organizations. It also forbids over-subscription, which removes another embarrassing problem. The Washington Council, moreover, has dealt with the question of local charities participating by stating that campaigns for the support of institutions not organized primarily for war work may not be combined with appeals for funds for war work. Appeals for the war work of local institutions may not be combined with campaigns for state and national war funds, save with the special approval of the State Council of Defense.

Occasionally the members of the local councils of defense, which are sometimes appointed by and usually have a direct relation to the state council of defense, are members of the war chest governing body. In several instances all the officials of

the local council of defense and of the war chest are identical. In general, however, apparently because of the fact that not all the states are thoroughly organized and because of the fact that relatively few state councils have taken any position in the matter, there is no relation between the war chests and the state councils of defense. So far as Connecticut is concerned, it is perfectly obvious that the war chest wherever established should be very carefully integrated with the War Bureau and through that with the state council of defense.

#### PRODUCTIVITY.

The war chest produces money. There has been a great deal of dispute as to whether the war chest or the drive system produces more money. There can be no logically conclusive decision among the disputants in this matter. It is not enough to show that war chest cities raised more money this year than last year, because cities which have not adopted the war chest have also raised more money this year. Nor does the comparative percentage of increase give us an absolutely safe guide, because in any given instance it is governed by a number of factors whose influence cannot be analyzed accurately. On the other hand, it would not be enough for the Red Cross to show that they have actually received less or a smaller percentage of increase from war chest cities than from cities without the war chest. Such statistics would serve merely as an index to the practice of some war chest cities in relation to the policy of over-subscription of quotas. Moreover the figures would need closer analysis to determine whether the war chests involved make separate appropriation for the local chapter of the Red Cross, and whether they propose to distribute any surplus at the close of the fiscal year. Many other factors also enter into the problem and complicate it so thoroughly that it defies effective analysis.

It is really astonishing that, in view of the tremendous variety of methods employed, there should be such uniformity of results as does actually exist. Some war chests had no drive at all but simply called for volunteers to come forward and subscribe. Some limited themselves to mail solicitations, some conducted their whole campaign in one day, some campaigned for a month. Despite these remarkable differences in practice, only six that reported fell below the goal which was set and in some of these cases it is demonstrable that enthusiasm outran judgment in setting the goal.

Many of the cities which reported did not report completely, or did not report clearly, and have, in consequence, been omitted. The best that it has been possible to do in a statistical

way, therefore, was to take the material from about sixty cities, whose figures were clear and dependable. They cover all types from metropolitan areas like Philadelphia and vicinity, to villages of less than five hundred inhabitants. They are scattered from Georgia and Maine on the east to New Mexico, California and Montana on the west. As nearly as any group could, they seem to be a fair cross-section sample of the United States. Some are admitted failures, others striking successes and there has been absolutely no "loading." These cities reveal an average gift of \$22.07 for every subscriber, and an average per capita gift of \$8.68, and something over 35% of the population enrolled as givers. Lexington, Mass., Rochester and Rome, N. Y., lead in size of the average gift, each with \$40.00 or more. The lowest average gift is Vevay with \$6.60. The highest per capita gift is in Rochester with \$19.40 and the lowest in Albion with \$2.18. The largest per cent. of population is in Albany with 58% of the population enrolled as subscribers, and the lowest reporting is Albion with 13%. It ought to be said that the statistics with regard to the average gift and percentage of population have been vitiated by the fact that some included children and other persons without independent income in their lists of subscribers, others did not, the natural result being that those which did include children had a lower average gift and a higher percentage of population.

The really significant figure is that with regard to the per capita gift. If it were applied to the whole United States, a not unfair process if these cities are as near a normal sample as they appear to be, the result would be a national gift of \$868,000,000. Last year not one-half that was raised. The anticipation for this year may fairly be said to be not much over \$500,000,000.

At all events it seems that there is developing a consensus of opinion that the war chest will produce funds enough. A letter from Mr. S. M. Greer, assistant general manager of the American Red Cross, says, in speaking of the comparative productive power "the fact that stands out is that any method which appeals to the American people will obtain a generous response," and again, "it would seem, then, that for proper purposes the money can be had in either case."

The conclusion derived from a sincere effort to get at the actual facts in the matter is that the war chest produces at least as much money as the drive system in any given community and probably produces a very considerable amount more. It ought to be said that that statement is extraordinarily conservative and is made so because of realization of the impossibility of complete logical demonstration. The impression which the study leads to is that the war chest is a very much better productive agent than the individual drive.

## DATES AND NUMBER OF WAR CHESTS.

There are no accurate statistics on the number of war chests. This is due partly to the fact that there has been no central agency to which they all report, partly because a number of communities sometimes join in one war chest and fail to make the matter wholly clear, and partly because so many different names have been used and so many varieties of the scheme utilized that letters sent to the president of the war chest association fail to reach the person in authority under the plan adopted in a given locality, by whatever title he may be called. Consequently, accuracy with regard to the number and the dates of war chests cannot be had and the statement here is admittedly inadequate though it is probably the most complete and accurate there is. It is safe to say that there are over three hundred war chest communities in the United States. The first war chest associations were organized in Syracuse and in the towns of Ilion and Mohawk acting together. Which of these was first, I do not know; both were put in operation in June, 1917. That at Syracuse has been a pronounced success. The Ilion and Mohawk association is not as strikingly successful, but should not be called by any means a failure. The next war chests which have reported are Kenosha, Wisconsin, and Granville, N. Y., which were put in operation in November, 1917. There follow in January, 1918, Herkimer, N. Y., and Elkhart, Indiana, and in February Columbus, Ohio, Utica, N. Y., Albuquerque, New Mexico, Escanaba, Michigan, Oswego, N. Y. Before the Red Cross drive opened on the 20th of May there had been forty-five war chests established which have reported their dates. Forty-four more specifically state that they were put in operation at the time of the Red Cross campaign in May, 1918. Eleven have reported their organization since then and the volume of correspondence which has developed indicates that large numbers are preparing to organize for operations this fall.

On the whole, it seems fair to say that there has been created a sufficient body of experience to be of large value. The plan has been in existence more than a year. One of the cities has had a second campaign, the results being such an extraordinary increase over the first that the community was thoroughly satisfied. The better methods of conducting a campaign can certainly be drawn from experience; various methods of collecting are already proving their several values; the problem of disbursement has been handled so variously that it is possible to get a good deal of information along that line.

Taking it all in all, it seems safe to say that the war chest has passed beyond the experimental stage and can now be more or less standardized and regularized. If every community is careful to put itself in possession of the experience of others in

almost any particular line, it will have available a considerable body of experience to give an idea of the wisest methods to follow. By associating themselves with a national organization for the interchange of experience and information, cities will avoid the hard necessity of learning exclusively by their own mistakes and can profit very largely by the experience of others.

#### DURATION OF WAR CHEST PLEDGES.

The pledges taken under the war chest plan vary widely in the period of time for which they are effective. The original plan followed in Syracuse, N. Y., in the campaign of June, 1917, was to take pledges for the duration of the war, the idea being that people should have just one solicitation and then give regularly thereafter. Twenty-eight cities have reported that they follow that plan.

As the war has gone on, however, and the needs of the agencies have increased vastly it has become evident that that plan has certain difficulties and dangers. These arise partly from the unforeseen development of humanitarian and recreational work, and partly from the movement of population, the moving away of subscribers and the coming of new persons who should be given an opportunity to play their part. In consequence of these considerations and others—inconvenient book-keeping and the establishment of a proper system of caring for labor turn-over—Syracuse abandoned the original plan and conducted a new campaign in June, 1918, cancelling all former pledges and making the new pledges run for a period of a year. Careful inquiry among different classes of population developed the fact that this was not regarded by the public in any way as a breach of faith, because it recognized the situation. The fact that the alteration in plan did not develop friction is also evidenced by the fact that the number of subscribers was much more than doubled and the amount of the subscriptions was at least doubled.

The present scheme in use at Syracuse constitutes the second general plan with regard to the duration of pledges. Thirty-nine towns have reported that they take pledges for a period of one year. Six allow the subscriber an option between signing for one year or for the duration of the war.

There are other plans. A few cities have adopted the method of Mitchell, S. D., namely, to have pledges not for the duration of the war, but for the period during which war relief is necessary, which may be of much longer duration than the war. Billings, Mont., took pledges for the duration of the War Service League. These plans are open to the same objections to which pledges for the duration of the war are open, and are not wise plans to follow.

Kenosha, Wis., and Lansing, Mich., and certain other cities have set odd periods of time, such as thirteen months or ten

months, for the duration of their pledges, apparently in order to bring the beginning of the fiscal year at what was deemed to be a convenient time.

Cleveland, Ohio, originated the idea of having pledges for six months, the purpose being to have two drives a year. In its first campaign in May, 1918, pledges were taken for a period of seven months in order to make the fiscal year begin with the calendar year. This plan is advocated strongly in Cleveland on the ground that it facilitates the operation of the budget principle in making disbursements as against the necessity for having disbursements made by a committee after the amount has been raised. Those in charge of the war chest there felt that by attempting to look forward only six months a budget was possible, whereas it would not be advisable if a whole year was to be covered. This unquestionably gives an element of flexibility to the budget method of disbursement. The leaders in Cleveland feel also that this plan meets the argument, whether sound or not, that the public needs constant re-information by means of drives. It ought to be said under the operation of this idea it is understood that any over-subscription of the amount demanded by the budget shall be applied to the ensuing fiscal period, *i. e.*, they do not propose to over-subscribe the amounts called for by their budget and to spend all the money collected within this fiscal period. The reason for this is that they feel that it would be doing a moral injustice to the subscribers who ought to do their proper part in making payments toward these organizations, but no more. Many, if not most, of the cities which have adopted a year as the period for the duration of their pledges are perfectly candid in saying that if the amount which is collected proves insufficient to meet the requirements of the Red Cross and the other organizations there will be no hesitancy in approaching the public for more funds. Many war chests have published a statement to that effect. For example, Springfield, Mass., published the following statement, prepared by Mr. Charles Hall:

"It is impossible at this time to determine accurately what is going to be required by war relief organizations for the next twelve months, but based on such information as is available and after taking into account that the activities of all these organizations are increasing by leaps and bounds, the trustees feel safe in stating that if \$1,200,000 is obtained from the war chest territory it will take care of demands to be made upon us for the next twelve months."

The guarantee is not that there will be no other war chest canvass within a year, but that no other organization save the war chest can make a canvass within one year.

Roanoke, Va., was explicit in saying that the pledges were to cover one year "unless dire necessity made the demands such that the war chest would be insufficient." Detroit published

a statement which said that "by the terms of agreement with the patriotic fund the subscriber is protected for one year from further solicitation except in case of possible national emergencies that may arise." The statement in Newberry read that they would sanction "no other requests for subscriptions for contributions for patriotic purposes except in case the funds should prove inadequate to care for the demands made upon the county."

These quotations may be taken as sample statements and represent what appears to be a safe and proper method of handling the situation, namely, to make the duration of pledges only presumptively one year but to give no guarantee that the war chest will not return within that period if calamities should lead to a situation where its funds should prove inadequate. This practice is not, as has sometimes been said, a substantial return to the drive system, because such an emergency, as it relates to the war chest, would come only as a result of an emergency call from the Red Cross or one of the other organizations. A disaster of large proportions would be likely to involve at least the Y. M. C. A. in addition to the Red Cross. In that case communities would be faced with a whole group of emergency drives, whereas many war chests would not have to campaign at all because of the size of their emergency funds and such cities as did have to make an appeal would have only one and not several as a result of the emergency.

It is clear that it is unwise to set a fixed time before which the war chest agrees not to approach the public for further funds. The correlative problem is whether the war chest should set a fixed time at which it will come back to the public for funds even though the needs of the various agencies have not yet exhausted the resources of the chest. There are four types of practice in relation to this.

First of all, certain cities, notably Rochester and Detroit, which are mentioned simply as prominent examples, plan to disburse the entire amount of the funds collected within the period of a year. This means a large over-subscription to practically every participating cause. All things considered, this seems to me to be the best method while war auxiliary agencies continue to finance their work as at present without attempting to make real budgets.

The second method, one which appears to be unique, is used by the Montgomery County War Chest with headquarters at Crawfordsville, Indiana. The plan allows the committee which controls the fund to designate any particular month or months when payments shall be omitted, if it is confident that without such payments there will still be sufficient money to meet demands of the causes to which the war chest contributes. Inasmuch as all pledges are payable monthly the omission of any payment affects all subscribers equally.

The third method is to carry over the amount which is not absorbed in meeting quotas and reduce by that much the call at the next campaign.

The fourth plan, that to be used in several Ohio cities as well as certain others, is to postpone the time of the next drive until more money is needed to meet the quotas assigned to the community which may be thirteen or fifteen or more months.

The last three of these plans are obviously built upon the assumption that the war chest will not over-subscribe its quotas for the various agencies. In response to the objection that these methods are likely to lull the constituency to sleep and to make the public feel that there is no need for real sacrificial effort, the answer is made that nothing conduces to such confidence on the part of the giving public in the wisdom and prudence of the disbursement agents as to have the administration of the funds put on one of these basis. The argument runs as follows:

"We look ahead and see, let us say, a need for \$100,000 to meet the probable demands and also the improbable calls which emergency may bring. By urging the people to give to the limit in view of possible disaster they produce, let us say, \$200,000. Now if we expend the whole of that \$200,000 without the arising of a national emergency it means that we have called 'wolf' like the shepherd boy of the fable, and then deceived them. When on the other hand we conserve that money by not over-subscribing it does not cripple the national organizations, since they get all they ask for and whenever they need more they are always free to ask for it. These methods create tremendous confidence on the part of the public in the trustworthiness and candor of those to whom they have committed the administration of their gifts. If you warn the public," the argument continues, "that you may return with a new demand for funds within twelve months you make your terminal point movable. If you move it one way in the face of emergency demand it is only fair that you should move it in the other direction if the demands are such that it is possible to do so."

Unquestionably this logic has some force, and if the war relief agencies were regulated by a Federal commission and had real budgets, it would be the proper practice. So long, however, as present methods prevail a due regard for the wishes of the agencies, whose interests after all the war chest ought assiduously to serve, demands that the policy of over-subscription be adopted. At present all of these agencies use the over-subscription not merely for the enlargement of their work but also for the extension of the time between their appeals for funds. It is obvious therefore that when one of these agencies collected precisely the amount of its quota demands it would return for more in ten months, but when it collected an amount in excess of exact quota assignments it would postpone its return for more funds until twelve months had elapsed, there is a period

of two months out of that year in which cities which paid only the face of their quotas are not contributing to its support but are leaving that wholly to such cities as over-subscribed. This is not a theoretical argument. Last year the Y. M. C. A. called for \$35,000,000, which was to finance its work until July. The over-subscription allows it to postpone its call to the public a number of months. During those months the cities which gave only the exact amounts of their quotas are not contributing to its support.

The only reason in the light of these facts for refusing over-subscriptions is that it is a justifiable means of bringing pressure upon the war auxiliary agencies for reform. While there is some evidence that it is not a wholly ineffective method it seems on the whole wiser to use other means. It ought to be said in fairness that this is an individual judgment and must be construed, therefore, not as a criticism of the action of the war chests which follow the practice of refusing to over-subscribe, but simply expresses a difference of opinion. The war chests are not the only agencies which follow this plan. The Mercer County plan, which has gained considerable currency, is built upon refusal to over-subscribe quotas; the Washington State Council of Defense in its Bulletin 114 practically prohibits over-subscription of quotas to any cause. In short, most of the local and state attempts to work reform in present methods of financing these agencies are based upon refusal to over-subscribe. Elsewhere in this report it is pointed out that the writer agrees with the principle but feels that further opportunity should first be given the agencies themselves to alter their present methods.

#### INCLUSIVENESS.

The policy with regard to the territorial extent of war chests has not become standardized. Occasionally it follows the Red Cross chapter organization or the organization of the state under the council of defense for war purposes. In general the normal political entities govern this policy. Thus, in states where the county plays a significant part in political life, the war chest is likely to be county-wide in extent. In Wisconsin and Ohio, for example, practically all the war chests include entire counties. In New England, on the other hand, where the city or township is the unit of political life, relatively few war chests include whole counties. Occasionally in some great metropolitan area as, for example, Philadelphia the war chest covers more than one county. In that case it includes five.

As applied to Connecticut the wise principle appears to be to base the inclusiveness on four considerations: first, the organization of the State under the Council of Defense; second, the organization of the Red Cross chapters; third, the embracing of suburbs which furnish large numbers to industrial centers, so that those who commute will not be solicited in two

places and so that they may be reached primarily through their places of employment, which proves to be the most effective manner of reaching people; and, fourth, the matter of covering the ground without leaving stray bits of territory which would be difficult to organize separately.

There is, unquestionably, some prejudice against including rural districts in a city war chest, because for one reason or other the country districts have not the same giving capacity as urban centers. Cities are usually eager to make a record and hesitate to include districts which may not produce large amounts and which will have a tendency in consequence to lower the standard of pledge and limit productive power. This, however, is a factor which should not be allowed to enter seriously into the question because of the larger and more important issues involved.

#### AGENCIES INCLUDED.

It is impossible to discover an absolute standard with regard to how many or what agencies are allowed to participate. This is not at all surprising when one considers the number of organizations approaching the public with appeals for funds and when one realizes that there is no rational method of endorsement for them. The only agency endorsed by the Council of National Defense is the Red Cross. The six agencies which operate under the Fosdick Commission are endorsed by that body, which is an agent of the War and Navy Departments but strangely enough are not given endorsement by the Council of National Defense. There is beside these the Salvation Army, which, if Mr. Fosdick is accurately quoted in the *New York Times*, "is recognized by the American Expeditionary Force," though not by the Fosdick Commission itself—surely an anomalous situation. There are in addition agencies which on the one hand receive funds from the Red Cross—for example, the Armenian and Syrian Relief—and which are thus stamped with its approval, and others with contribute to the Red Cross, as the American, Belgian, French, British Blind Fund. There are still others which in their appeals carry letters of endorsement from government officials, perhaps acting personally though that is seldom emphasized. There are yet others which have been examined as to their business methods, though not as to the question of whether they are duplicative or not, by the Charity Organization Society of New York and still others which are complete free lances. In a situation as chaotic as that it is not surprising that there is no standard practice.

In this matter one should preserve a comparative point of view. It is not proper to criticise war chests in general because some of them support causes of questionable value or even questionable practice, for those causes also derive money from cities where there are no war chests—and with greater impunity. In

general the war chests command larger investigative power and almost uniformly make more serious attempts to discover the proper line of action. The consequence is that the war chest movement has a very distinct tendency to diminish the support of unworthy and duplicative agencies. This tendency will undoubtedly be largely stimulated by the organization of a National Association of War Chests which is mentioned in another part of this report.

The most common practice is to name in the literature the larger organizations, beginning with the Red Cross, the six Fosdick agencies, and usually the Armenian and Syrian Relief, and then to add the statement that the chest will also lend support to any other organizations which the trustees may decide are worthy. This may lead to contributions to an almost innumerable number of causes. Syracuse, N. Y., last year gave some money to fifty-four causes. In the three months, April, May, and June of this year Columbus appropriated for thirty causes. In six months Kenosha, Wis., gave to twenty-three causes. Even leaving out of account the many local agencies and the support granted to war savings and Liberty bond campaign committees for advertising and other expenses, the total number is large, though by no means so large as that in cities which have no war chests.

The number of agencies in the field and the differences in the degree of endorsement which has been accorded them have led many people to fear that there will be raids upon the large aggregations of money gathered in war chest cities. To meet this danger there has been organized on the one hand the National Association already mentioned and there have been developed in some cities checks upon the number of agencies. For example, Springfield, Mass., has a provision in its by-laws by which there are recognized the Red Cross, the Y. M. C. A., K. of C., and the Jewish Welfare League, to which appropriations can be made on vote of the majority of the board of trustees, and they may contribute "to such other organizations and agencies recognized by the Government of the United States as are engaged in general war relief work upon the affirmative votes of three-fourths of the full board of trustees. In cases of emergency, distress, or necessity for immediate relief, the trustees shall have power to appropriate and expend funds for the same upon the affirmative votes of three-fourths of the full board of trustees." Other cities have included, occasionally, similar provisions requiring an extraordinary majority in order to give to other than a few stated agencies.

On the whole it seems to me that the situation is such at the present time that the Government is not likely to call new agencies into the field and that the probabilities of the development of new causes of worthy character and large importance are slender. It seems therefore that the proper policy to be

pursued henceforth is to require the budget committee to survey the field carefully, to call upon all who wish to participate to make that fact known, and then to select those which shall share in the fund and publish their names in advance. There should be no question of the inclusion of the agencies recognized by the Council of National Defense or of the War Department, but beyond that point a good deal of discretion would be requisite. This plan would preclude absolutely the danger of raids upon the fund.

This is perhaps the place where some careful consideration should be given to the question as to the relations between the Red Cross and the war chest. The Red Cross is selected because it is the most prominent of the agencies and because it is the only one which has conducted a drive since the war chest movement became general.

The whole problem of the attitude of the Red Cross toward the war chest movement and the results of the war chest upon the Red Cross is one of extraordinary difficulty because of the fact that the factors which are regarded as most important by the Red Cross officials cannot be dealt with statistically. The objection of Red Cross officials to the war chest movement springs from fear lest the esprit de corps of the organization might be impaired and an alien factor might be introduced between the Red Cross and the people.

It seems to be unquestionably true, both from personal observation and in view of statements of Red Cross officials, that the war chest movement has cut down the amount of support of the Red Cross in some communities. The total effect it has been impossible to determine. Indeed figures which the Red Cross officials were kind enough to show me in a confidential way make it evident that it is not yet possible for the Red Cross itself to reach a final conclusion in the matter.

The reasons for the cut-down in some communities are involved. It is due in the first place to a widespread impression that the Red Cross has a budget. Whether or not it has what may be called a budget is not readily determinable, since one official gave complete assurance that there was absolutely none and another one says: "After our budget had been determined as nearly as was practicable," etc., which would indicate that there was some sort of budget. At all events strange ideas are abroad about this matter, one city being under the impression that the War Department fixed the amount for which the Red Cross was to call and also local quotas! It has been impossible further to determine whether the Red Cross quotas amounted to \$100,000,000 in the aggregate or to more than that amount. High Red Cross officials said they thought it amounted to more, but repeated efforts to discover exactly what the facts are have been unavailing. Moreover the basis of determining the quotas is not entirely clear. It is described thus by one official:

"Our method in determining the quotas is to make use of all existing statistics of population and wealth and examine all the quotas and responses of communities to Liberty Loan and Thrift Stamp campaigns. In addition we load our figures under local advice where there are peculiar elements of population and prosperity to consider. By 'loading' I mean that special figures are given weight in addition to the general figures."

Whether it is true or not the impression is common among war chest cities that one of the elements of "loading" is whether or not there is a war chest. In some of the cities of New York State the impression was deeply grounded that there had been discrimination in the matter of quotas against war chest cities.

The result, it seems to me, is that the whole matter is confused largely through misunderstandings. There is undoubtedly on the one hand serious misunderstanding on the part of some Red Cross officials with regard to the nature of the war chest movement, and there is a misunderstanding on the other hand among some war chest cities as to the nature and methods of financing the Red Cross. The difficulty is not due to any lack of desire on the part of the communities to do their utmost share in the support of America's greatest humanitarian effort, but it is not surprising that they should lack understanding of some of the points involved in view of the difficulty of getting precise official information.

Many cities on the other hand have exceeded their quotas. Mr. Davison in a telegram to Mr. James R. Garfield, Lakes Division Manager, stated that "a number of cities where war chest drives were held have doubled their Red Cross quotas," and at the same time called upon those war chest cities which had not exceeded their quotas to over-subscribe to the extent of sixty-five per cent. on the ground that it was the only way in which they could do their full share, inasmuch as the Red Cross was not being financed by the drive for any stated period—so that the larger the amount raised the longer a new drive would be deferred. As indicated elsewhere in this report, it seems to me that under present conditions this is the proper practice for cities to follow.

The results of personal observation cover the following cities:

Salem, Mass., was given a quota of \$40,000. The first appropriation from the war chest was \$50,000 for the Red Cross, which was not necessarily regarded as final.

Lexington, Mass., was assigned a quota of \$8,500, which was more than double that of last year. Last year its contribution was not over \$5,000; the war chest has appropriated \$17,000. That is double this year's quota, quadruple last year's, and triple last year's gift.

Seymour, Conn., appropriated \$25,000, where last year the

drive produced \$30,000. It was said there was special reason for this, and it may be that the appropriation will be increased later, though there is no information on that topic.

Toledo, Ohio, last year gave \$750,000 on a quota of \$450,000. This year the quota was advanced to \$600,000, but on objection was reduced to \$450,000. That amount was appropriated. In addition the war chest will take care of the local Red Cross chapter to an amount which is estimated to be from \$350,000 to \$400,000, whereas last year the chapter had only its twenty-five per cent. of \$750,000. This means, therefore, that Toledo is spending more money for Red Cross purposes than last year.

In Columbus, Ohio, the Red Cross called for \$300,000 and that amount was appropriated. In addition, however, the local chapter is receiving about \$20,000 a month, which may be more or less according to current needs. The Red Cross will get more for all purposes than it did last year. There was some fear in Columbus that the war chest might put a damper upon the local work of the chapter, but this has not proved to be the case.

Dayton, Ohio, last year subscribed \$221,876.12. There was collected \$214,053.02, the unpaid subscriptions amounting to \$7,823.10. Campaign expenses, for local purposes only, amounted to \$4,211.57 and the expense of collection to \$1,592.45, making a total expense account of \$5,804.02. The net amount which the Red Cross received last year therefore was \$208,249.10. Twenty-five per cent. of that amount proved insufficient for the work of the local chapter. This year the war chest appropriated to the War Fund of the Red Cross \$200,000 and to the local chapter \$40,000, which means a larger total for Red Cross purposes than last year.

Detroit, Mich., last year had a quota of \$1,500,000 and raised \$2,250,000, an over-subscription of \$750,000. The local chapter had twenty-five per cent. of this amount. This year Detroit had the same quota and gave that amount outright, none being retained for the local chapter. That amounts to an over-subscription of twenty-five per cent. Besides, the plan calls for participation of the war agencies pro rata in the over-subscription of the war chest goal after costs, shrinkage, etc., have been determined. Thus the National Red Cross will get from \$1,000,000 to \$1,500,000 more than last year and in addition the local chapter is to have \$1,500,000. Detroit, therefore, is devoting a great deal more to Red Cross purposes this year than last.

In Hudson Falls, N. Y., it was agreed that one-sixth of all that was raised in addition to the minimum amount called for by the war chest should be given to the Red Cross in addition to its quota. Under this plan the Red Cross secured more than a one hundred per cent. over-subscription.

Rochester, N. Y., incorporated in its budget a provision for an over-subscription which will net the Red Cross an amount largely in excess of that which was available last year.

Utica, N. Y., had a quota last year of \$160,000, which was later reduced to \$100,000, \$90,000 being raised. This year the quota was increased to \$250,000, which was met. Thus the Red Cross War Fund got nearly three times as much this year as last. In addition they plan to support the local Red Cross chapter for an amount which may reach \$150,000 and will be a net addition to what Utica did for the Red Cross last year.

Springfield, Mass., last year had a quota of \$200,000 and raised \$342,000. This year its quota was increased to \$300,000, which was appropriated. In addition the war chest supports the local Red Cross in an amount estimated at about \$200,000. The total appropriations for Red Cross purposes will therefore be in excess of last year.

Rome and Syracuse, N. Y., have both had their quotas increased from approximately \$2.00 per capita to \$3.00 per capita and gave in accordance.

Cleveland, Ohio, met its quota and made no separate provision for the local chapter. How its subscription compares with last year I do not know.

The Miami, Ohio, war chest gave 132% of its quota in order to conform to the general over-subscription of quotas in the Lakes Division.

Youngstown, Ohio, simply met its quota and in consequence gave less to the Red Cross War Fund than last year. The war chest will take care of the local Red Cross chapter, but even so there is some doubt as to whether there will be as much money devoted to Red Cross purposes from that city this year as last.

Philadelphia, Pa., recognizing the force of the argument about over-subscription, made an extra appropriation which amounted to an over-subscription in about the same proportion as was the case in other communities of its size.

What the result of new method of apportioning production to the local chapters will be it is not yet possible to determine. If this relieves them of a financial burden which is not promptly replaced by the demands due to the development of the Home Service, it may be that some cities will alter their practice. The cities mentioned above are simply a haphazard collection and were not selected on any principle whatever. They furnish perhaps a fair sample of war chest practice.

Occasionally it is said that local chapters are embarrassed under the war chest plan. Indeed local Red Cross officials in one or two divisions have written to that effect. An effort to check up this statement by referring through correspondence to several officials of local chapters has brought vigorous denials. In almost every city visited an effort was made to see personally the Red Cross chapter officials and talk over the

matter confidentially. Not more than one or two wished a return to the old practice. A few of them admitted some embarrassment because of the necessity of turning in budgets to a war chest disbursement committee. The great majority, on the other hand, expressed themselves as being very much pleased with the situation and as being relieved of one of their most serious burdens, inasmuch as war chests made it possible for them to devote their energies to the industrial production and development of Home Service without diversion of effort in the direction of raising money. None reported any loss in interest or slackening in work.

The conclusion of this matter, if put bluntly, would be that no candid investigator could fail to become convinced that the war chests are unanimously determined to support the Red Cross in any effort it may undertake and on the other hand, that the Red Cross, so far as its higher officials, at least, are concerned, has attempted to coöperate with the war chest cities but found itself embarrassed by the introduction into a broad general scheme of a new and unexpected element. As time goes on the situation is certain to clear. The policy of intimate information and frank contact will eliminate most of the troubles.

The Red Cross, however, has never entertained any fear that the war chest plan would destroy the financial support of the Red Cross if generally adopted. They regard the matter as going deeper than the mere garnering of money and have some fears lest their broad plan of building a comprehensive national organization on the broadest lines might be interfered with. They have laid out an elaborate and what one of their officials frankly called an idealistic scheme which they fear the war chest may have a tendency to disrupt. It is not possible in the space available to deal with this phase of the situation. In any event no definitive conclusion could be set forth for the problem is one of opinion. After careful study of the question the writer has come to believe that the war chest has not proved and is not likely to prove a serious interference with the Red Cross program. Whatever modification may have to be made in the scheme of things outlined by the Red Cross will rise from causes which produced the war chest movement and for which the war chest is, therefore, not responsible.

#### RED CROSS MEMBERSHIP.

The problem of Red Cross membership has become in some instances more or less acute. Here again careful inquiry develops the fact that friction is occasioned almost entirely by the failure to understand each others' point of view rather than by any desire on the part of the Red Cross to be captious or any wish on the part of the war chest cities to flout the Red Cross.

The original idea current among war chest cities was that the Red Cross would welcome having enrolled as members the

large number of people who were subscribers to the war chest, a not unnatural notion, since the contributors to the first Red Cross War Fund were enrolled as members and the war chests contributed to that fund. Therefore Syracuse and other cities provided for an automatic membership and simply took out a dollar membership for every war chest subscriber. It developed however that the Red Cross objected to automatic memberships on the ground that joining the organization should be an expression of personal interest rather than a financial matter. The Red Cross wished to have the membership help to maintain personal contact between individuals and itself.

After the attitude of the Red Cross became known various plans were devised to obviate the trouble. Syracuse, for example, at the time of its second war chest drive had the solicitor after taking a war chest subscription offer the subscriber an application for membership in the Red Cross, to be paid from war chest funds. This amounted of course to a designation of one dollar of the contribution for the purpose of Red Cross membership. The second method has been to incorporate in the pledge to the war chest a statement that the first dollar paid should be used for membership in the American Red Cross, a statement which could be crossed out by persons not wishing to join. The pledge card of Sycamore, Illinois, contained the statement that:

"It is understood that after December 31, 1918, \$..... per year of the amount hereby pledged shall be used in payment of annual memberships in the Red Cross for the persons named on the reverse side of this card, provided my annual contribution shall be not less than \$2.00 for each person named."

What the attitude of the Red Cross toward these methods may be is not known. Whether it is insistent that the membership drive must come in December or whether communities may suit their own convenience about the time of enrolling members is unascertained.

Two other plans have been developed, however, both of which provide for a December enrollment. The first of these excludes the Red Cross membership entirely from the war chest and allows the Red Cross to stage a wholly independent drive at that time on the ground that it is not a matter of money, but a matter entirely of membership, and that the money is a purely incidental concomitant. This plan was adopted in Dayton, Ohio, Elmira, N. Y., Glens Falls, N. Y., Tarrytown, N. Y., Springfield, Mass., Vevay, Indiana, and perhaps others. It has the weakness that it does not wholly keep the pledge with regard to prohibiting all other solicitations for money. While a dollar is a very small amount for many people, to the industrial worker who is making sacrificial subscription on a weekly or monthly basis it may be not inconsiderable.

In consequence there has been developed the plan contemplated in Utica by which all war chest members will be sent a non-transferable coupon, good for a one-dollar membership in the Red Cross. The Red Cross can then stage its membership drive and subscribers can either turn in the coupon for an annual membership or put more money with it according to the class of membership they desire. They may destroy the coupon and join by paying money, or they may decline to join and destroy the coupon. This plan seems on the whole to be an admirable one. It preserves the personal contact which the Red Cross desires to maintain. At the same time it allows the person to plan at one time his giving for the entire year and since the money is not regarded by the Red Cross as the vital factor its passage through the war chest is scarcely an objection.

The war chest in every case should be particularly careful to see to it that it provides a plan in this matter which is satisfactory to the Red Cross.

#### LOCAL CHARITIES.

A minority only, it is safe to say, are taking care of local charities by means of the war chest. Of those reporting on this point, fifty-six do not, twelve do, and eight made responses that leave one in doubt.

The reasons for including them are, first of all, the fact that it emphasizes the single campaign idea and in some cities, as for example in Dayton, Ohio, after the war chest idea began to spread to the public, there was a demand that the charities should be included. The second reason is that these local charities have a tendency in the press of war financing and the supporting of war relief agencies to run into debt, both because of increased cost of operation and decreased support due to competition with war funds. Their unfortunate financial conditions are often therefore traceable directly to the war. It seems unfortunate that permanent institutions should be burdened with debt, which would tend to cripple their effectiveness later. In the third place, many of these are engaged in war work to some extent. In addition to the activity of the home service department of the Red Cross, many charitable organizations find that the war develops greater demands upon them and many hospitals anticipate a good deal of war work. Finally, local charities have been included in some cases with the specific end in view of educating the public. In such cases it has been done as part of a deliberate effort to break down prejudices, cliques, and create a broader community spirit. In one particular instance where it was admitted that the inclusion of local charities had probably reduced the amount of money raised, the men in charge believed that it was worth the price because it had cleared up an absurd situation and opened the way for better things another year.

Where local agencies are included, the support accorded them varies widely, both in extent and character. Some cities, as for example Rochester, include the local Y. M. C. A. in the war chest. Others include only purely charitable enterprises. In Detroit forty-two local organizations were included; in Rochester thirty-six. Cleveland has a welfare federation which includes about ninety societies of which only sixty participate in the funds. The welfare federation was included in the war chest. These facts give some rough notion of the varieties and number of causes supported in different communities.

There is the same difference in the character of the support which is given. For example, the Rochester war chest did not take care of the deficits of the societies. The inclusion of local agencies was regarded as more or less of an experiment and it was decided to see them through this year, leaving them in the same financial condition at its close as at the beginning. On the other hand, Detroit and certain other cities did take care of the deficits, feeling confident that the plan would be continued.

Some cities forbade the charities which were to participate to include capital expenditures, allowing only current expenses to be put in the budget. Other cities, on the contrary, allowed certain capital expenditures to be included. Rochester permits any society to solicit funds during the year for capital expenditures. In Detroit, however, that appears to be regarded as not wholly in accord with the spirit of the war chest's operation.

Most of the cities which provide for their local charities give them, not the full amount of their needs, since many derive income from endowment or other sources, but allow them to receive from the war chest only that part of their expenses for which they would have been obliged to solicit the public.

There are certain difficulties and dangers involved in the inclusion of local charities. In the first place the fiscal years are not uniform and very delicate work is required to obviate the difficulties which this introduces. In the second place, experience has shown some suspicion and dislike of these among certain elements of the public. Occasionally there has been a feeling on the part of the wage-earners that these enterprises are more or less aristocratic in character, adopting a somewhat superior attitude towards those from whom they do not derive support. This fact unquestionably caused friction in a number of cities. In some of them criticisms were justifiable and it was pointed out to the charitable organizations that inasmuch as their support had been democratized, their behavior might well undergo alteration in the same direction, and it is said that this had a salutary effect.

In the third place the inclusion of the local charities has a tendency to raise religious and sectarian questions. This is particularly true when it happens that a hospital of one religious denomination is wholly supported by church contributions and

in consequence is not included in the war chest, while a hospital of another denomination has been accustomed to approach the general public with an appeal for funds and consequently is included in the war chest.

In the fourth place, the argument frequently used against the war chest to the effect that it destroys the clientele of separate organizations has more cogency when applied to local charities than to war relief funds. Usually these agencies have built up a circle of individuals interested personally and financially in their success. If they are included in the war chest, they are overshadowed by issues so much larger that this clientele has a tendency to be disintegrated and the personal interest upon which they must depend in order to get personal work is to some extent destroyed. There is the risk that "local charities after being carried two or three years by a war chest might find themselves left by the wayside, should the war chest dissolve after the conclusion of the war. In the case of the smaller organizations particularly, their publicity and financial machinery would be very likely to atrophy during a long period of war chest financing. This is, I think, a danger which should be guarded against." (Quoted from a letter of Mr. Barry C. Smith.)

Finally, it has been urged that this practice has a tendency "to take the war out of war chest", by putting in an appeal which cannot be called purely patriotic.

Such reasons as these doubtless, as well as others, induced the Washington State Council of Defense to direct that "campaigns for the support of institutions not organized primarily for war work may not be combined with appeals for war work."

Arguments for and against the inclusion of local charities are so evenly balanced that it seems evident that the wisdom of inclusion or exclusion depends very largely upon local considerations. It depends upon the character of the charities, the religious and racial distribution, the present means and methods of support, and the amount to which the community has been educated in relation to them. Certainly no other feature of a war chest requires as much careful diplomacy and thorough preparatory work as does the inclusion of local charities. It is probably fair to say that, as a general rule, the larger the city the more difficult becomes the inclusion and the more doubtful the wisdom of including local charities. This, however, is a rule that is not absolutely without exception.

In case inclusion is decided upon, experience has shown, first, that more time is necessary to organize; second, that this matter needs particularly frank and candid treatment; third that the local agencies should have itemized budgets presented to the budget committee and that the amount which they are to receive collectively and individually should be published well in advance of the campaign—whether the war funds are budgeted

or not; and fourth, disbursement should be made to them not in a lump sum, but monthly, in accordance with their needs under the budget. Any committee which considers including local charities should read with great care the report on "Financial Federations" published by the American Association for Organizing Charity, 130 East 22nd Street, New York City.

## CHAPTER TWO

---

### STRUCTURE OF THE WAR CHEST.

It is not possible within the limits of this report to give a complete account of the various types of permanent and campaign organizations used in various cities where the war chest has been adopted. Instead, an effort will be made to give a sort of composite picture which describes no particular city's plan accurately but which represents, so far as may be possible, the consensus of practice.

#### PERMANENT ORGANIZATION.

The problem of satisfactorily organizing the permanent structure of the war chest and at the same time creating a temporary campaign organization is one of some difficulty.

To begin with there is a very acute problem of integration—to make such arrangements that there will be neither overlapping nor gaps. Probably the simplest and most effective way of meeting this problem is to put the destinies of the war chest in the hands of a relatively small executive committee whose members shall be the chairmen of the various other permanent committees. In this fashion a relatively small group can get together and decide matters of policy. This is virtually the plan adopted in Columbus, Ohio, Butte, Montana, and Utica, N. Y. This committee should have general charge of the war chest and of the disbursement of the funds, ultimate responsibility being centered in this body.

Syracuse carried this idea still further and planned not only to integrate the work of the war chest committees effectively but to have an executive committee which represented all phases of community war work—Liberty bonds, food, fuel, war savings, etc.—and have the same group in charge of virtually the whole range of civic war activities, the immediate sponsor for the particular activity acting as chairman wherever his problem was under immediate consideration. As applied to Connecticut, this would mean that the war bureau should be the executive committee. Whether this is a desirable plan for the cities of this state depends upon local considerations. At all events it would be unwise, in view of present organization of war bureaus, to have the chairmanship movable, as in the plan suggested in Syracuse.

In many cases the executive committee, by whatever name known, undertook to run the campaign. More frequently, however, that task was assigned to a committee known variously

as an organization committee, as a membership committee, as a teams committee, as a campaign committee, or as a war cabinet. The function of this body was defined by Adrian, Michigan, "to have charge of organizing the league in every ward and township of the county." In Springfield, Mass., the war cabinet was given the direction of the drive.

Ordinarily one member of this committee, usually its chairman or secretary, was designated as campaign manager or director. The committee is permanent and the campaign divisions belong under it. Usually the heads of the various campaign divisions comprise the membership of this committee, thus again securing proper integration. This committee should be as small as circumstances will permit and every policy in relation to the immediate conduct of the drive should be left in its hands by the executive committee.

The third of the permanent committees is the budget committee which appears in almost every city in some form or under some name. The usual problem which is presented to it is to make a careful survey of the probable demands upon the city in the course of the fiscal period adopted by the war chest and on the basis of that, after allowing for costs, shrinkage and emergencies, set the amount for which the war chest should call. It is its duty, in the second place, under normal circumstances, to determine the distribution of that amount among the various classes of the community and to that end to construct whatever sliding scale may be published in order to distribute the burden equably.

Occasionally the budget committee is called upon to exercise further functions. If local charities are included it is almost always required, and should always be required, to carefully budget the local charities and determine in advance precisely how much each is to receive from the war chest. Wherever the disbursement of money to war relief organizations has been based upon a budget principle this committee has been given the task of determining the amounts which each shall receive. This was done with extraordinary care in Rochester under the chairmanship of President Rush Rhees of Rochester University. In any case the task of this committee is one of great delicacy and difficulty and requires time, tact, and large ability.

The publicity committee needs to be a permanent organization, because it should begin work long before the campaign and must continue its efforts after the campaign closes. If the drive is to be successful public opinion must be educated. If collections are to be successful public interest must be maintained after the campaign is over. The publicity committee has so many functions that it must inevitably have a number of sub-committees. As complete a sub-division as any was adopted in Springfield, Mass., where there were the following sub-commit-

tees; Banners and Buttons; Display Advertising for Newspapers; Educational, Editorial, News, and Color; Factories; Leaflets and Instructions; Letters and Circulars; Posters and Cartoons; Pulpit Messages; Signs and Sign Boards; Special Advertising; and Stationery and Printing. There was beside a Speakers' Bureau which had subdivisions for theatres, rallies, shops, and the noon lunches of the workers.

This committee should be kept small in number and should regard its task as executive in character—the determination of policy and overseeing its execution rather than the execution of the policy in person. It holds a key position, because the idea of the war chest is somewhat complicated and only the most persistent and skillful effort will adequately instruct the public and ensure the success of the campaign.

Particularly important is the speakers' bureau, which needs to be very carefully organized. Perhaps this was worked out as thoroughly as anywhere in Springfield, Ohio, where Mr. John Dorst arranged and conducted 601 meetings between the 5th and 27th of May, the highest number on one day being 63. His speakers were so well organized in a comprehensive directory that they were notified in ample time and the chairmen of meetings also were notified so that there was no confusion. Careful planning of that character means a great deal in the direction of success for the war chest.

One of the most important functions of the publicity committee, too often overlooked, is the maintenance of an information bureau at headquarters during the campaign. That bureau should be kept open continuously, in charge of persons who thoroughly understand the whole plan and can answer general questions promptly and intelligently and tell inquirers exactly whom to approach for detailed information on any topic. This saves a tremendous amount of bother by the avoidance of unnecessary interruptions of overworked executive officers. It also improves the temper of workers who dislike to be referred from pillar to post and back again for information on some simple point.

#### PUBLICITY.

It has been said that the success or failure of the war chest rests upon preparation, personnel, and publicity. Of these publicity is not the least. It would not be possible in the scope of this report to give anything like a complete account of the publicity methods which have been used. Cities have shown a great deal of originality and the variations in principle and method are striking.

Some cities, for example, attempt to make very elaborate poster displays. On the other hand, Syracuse used no posters save only a few Red Cross posters with war chest addenda. Some attempt to create a slogan and center a tremendous

amount of advertising about that. Others utterly neglect it. Some depend upon newspaper advertisements, others upon reading matter. Every city has its own pet plan of publicity.

Columbus, O., originated the greatest piece of mystery advertising which has yet appeared in connection with the war chest. The "1 to 31" appeal is said to have been thought of while a party was en route to Toronto in order to study Canadian methods. Certainly it was a tremendous hit from an advertising point of view. That slogan and its derivatives have been used in a very large number of cities. It is interesting to note that despite the success of that appeal other successful war chest cities frown upon the use of "mystery" or "teaser" advertising.

In Albany the committee in charge felt that the war chest idea was a complicated one and that it needed a great deal of educational work to make the public get the real logic of the war chest, and not content itself with simply making a gift, but make a subscription, which would represent the maximum monthly payment possible. This is a great undertaking, and in many cities it has been evident that even at the close of the campaign there were many people who did not have a clear idea of exactly what it was all about. In Albany therefore the advertising was not put on the basis of a "stunt", but a complete program was laid out, all timed to inform the public. The four-minute speeches in the theatres, newspaper stories, and advertising were all dovetailed in together on each day in order to develop the idea before the public as clearly as possible. It was built around the notion that there should be no mystery and that there should be no threatening and no "knocking." As one of the officials in the war chest put it graphically, "We did not use black-jack or lead pipe, but got everybody boosting."

Rochester had a series of half-page advertisements which were run in the newspapers in order to develop the idea of the war chest. The titles indicate the nature of the education. The first was "How Much?" There followed in order "How Little?", "Advice to Slackers", "Stand Up and Be Counted", "Our Lives, Our Fortunes, and Our Sacred Honor", "The Budget", "The Schedule of Individual Giving", "The Spirit of Giving", "Let's Quit Kidding Ourselves and Dig In", "Have We Got To Give", "Fix the Amount Yourself", "Your Measure", "Campaign Expenses", "Are You Satisfied?"

Because of the size of the problem, Philadelphia used a great deal of poster advertising and some of these were extremely well done and unusually effective.

These serve as reasonably typical illustrations of the methods which were used in different cities. It is impossible to make any categorical statement about which method is best. So much depends on the advertising genius of the individual who has the matter in charge, that no system can be universally applied.

Another permanent committee of great importance is the supply committee. Its function is to determine the quantities of material, buttons, window cards, and whatever else may be required, and to honor requisitions from the publicity committee for materials which that organization may need. The supply committee should also undertake the task, which is perhaps the most difficult of the entire campaign to achieve without friction, namely, the proper distribution of supplies to the workers and to the subscribers. This requires a great deal of foresight and energy: it also requires space. Usually altogether too little attention has been paid to the physical problem involved. For example, in one large city all supplies were given out through a single door, the consequence being that workers had to wait frequently for more than an hour. A small outlay of money in erecting temporary shelves and railings, and the organization of an adequate clerical force will contribute as few other things can toward improving the spirits and temper of workers.

There is one other caution to this committee. It is astonishing how nearly unanimous cities are in reporting that they ran short of this, that, or the other piece of material. It is better to over-buy even at the expense of some waste, because nothing checks a campaign more thoroughly than to have some vital item of supply missing. Even trivial items of supply are important, for human nature is such that it causes a great deal of complaint if people have to subscribe without receiving a badge or a window card.

Another permanent committee is the statistics and records committee, sometimes called the expense and audit committee, or office management committee, all these names being employed in various cities to designate committees with virtually the same functions. During the drive the statistics committee must organize a plan for rapidly reporting the subscriptions which are taken, for auditing the statements of all workers, and for tabulating the returns. After the drive its responsibilities extend to the organization of an office force and the installation of a system of bookkeeping and accounting which shall be adequate to the needs of the community.

Too much emphasis cannot be put upon the necessity for securing men of the largest calibre to serve on the executive committee and as chairmen of the other permanent committees. Such men cannot be secured without effort. They should not be asked over the telephone or casually, but a particular appointment should be made and the scope and importance of the task laid before them with a view to having them devote their whole time to the war chest. This was done in almost all the important cities. Springfield, Mass., in its published booklet stated the case well. "The executive committee," it said, "should consist of trained executives who shall be able to set aside their regular vocations until completion of the campaign,"—and

again, "We recommend concentrated authority in small committees composed of members conscious of their responsibility and fitted by training and experience to administer the work placed in their hands."

One rather important matter is the advisability of seeing to it that each committee has a docket for each meeting. Insistence upon this will ensure, in the first place, a tremendous saving of time through the orderly conduct of business and, in the second place, will make it possible for the executive committee to know precisely what matters are before its subsidiary bodies for consideration, and thus keep an effective check upon their activities.

The further the war chest movement develops the more it comes to rely upon the assistance of women in conducting the campaigns. In a great many instances women have been made the chief factor in the house-to-house work and often have had complete charge of that end of the work. Frequently, too, they have been used in making up the census. Again, they have undertaken the follow-up campaign for new subscriptions, a woman being put in charge of a small district in which she is to notice and report those who move away, getting the new addresses if possible, and to solicit newcomers promptly, thus being responsible for an area which she is to keep as nearly as possible one hundred per cent. subscribed. Frequently, too, women have assisted materially in office work. In one case, at Albany, there was a woman's parade in which seventeen thousand women marched. In Albany, also, the women arranged some very unusual window displays, demonstrating the value and character of the work of the several agencies which the war chest proposed to assist in supporting.

In view of these things it seems obvious that the wise plan to follow is to have the women represented on the executive committee and also on the campaign committee, if the two are separate. They should be very largely in charge of the house-to-house solicitation and should possibly have the prospect cards of the wealthy women givers, so that they will not have a purely subsidiary position, but will have opportunity to report some gifts of considerable size. Experience has shown them to be effective solicitors.

The representation of Labor in the government of the war chest is another item which should never be overlooked. There has been criticism in some cities to the effect that the war chest was in the hands of bankers and manufacturers. Occasionally in consequence there have been reports of friction and in one or two instances labor unions have organized war chests of their own independently and have caused trouble in that way. Occasionally, too, tactless appropriations for local purposes have been planned which caused friction to develop—for example, appropriations for local Home Guard units in districts where

that body was believed by the labor element to be chiefly organized to prevent or put down strikes.

It should never be lost to sight that the workingmen have almost invariably done their full share, that their support has been larger than anticipated in almost every instance, that the unions have shown willingness in many cities to make collections, and that workingmen generally have signed authorizations requesting their employers to deduct the amounts of their pledges from their pay envelopes, which is asking a great deal from some points of view. In consideration of all these things it is obvious that care should be taken to see that the workingmen are represented upon the executive committee and are given a voice in the determination of policy, the management of the campaign, and the disbursement of the funds.

#### CAMPAIGN ORGANIZATION.

In describing the campaign organization the same policy must be followed as in describing the permanent organization, namely, to draw only the broadest lines of common practice, omitting reference for the most part to features individual to particular cities.

There is a growing tendency to make the campaign organization permanent, to organize the workers as did Albany into a "Loyal Legion", or as did Syracuse into a "County Defense League," etc. This is done in order to create a more or less trained body of workers available for every sort of war propaganda. The tendency, also, is to enlist larger and larger numbers of persons and at the same time to organize them more thoroughly and instruct them more completely, making the task of the individual solicitor less in extent but more intensive in quality.

The first item in the conduct of the campaign is the organization of a prospect list. This is done in most cases through a prospect committee. In several cases, as indicated elsewhere in the report, it was done through a census committee in the first instance and the final stages were put in the hands of two other committees, namely, a transfer committee and a revision and classification committee; the function of the census committee being to gather material, the transfer committee having as its task the copying to individual cards of the names which appear on the census sheets, the revision and classification committee having as its problem the final sorting and rating of the cards.

Sometimes even when there is no census the rating committee is separate from the prospect committee. As explained elsewhere, the work of the rating committee in a city of any

size must be very largely executive in character, the actual work being done by a large and fluid group, though the responsibility for organization and results must always remain with the rating committee.

When the prospect cards have been made up there arises the problem of distributing them among the teams. The first step is to make distribution among divisions—for example, putting all the cards of persons to be solicited at their homes in one division, all to be solicited at factories, etc., in another division. Distribution within the divisions is then put in the hands of the general in charge who is to operate under rules devised by the executive committee.

Within the homes division it appears that the distribution is almost always made on a geographical basis. Sometimes there is added to this the attempt to make the district equal either in number of persons, in size of area, or in value of prospects. Occasionally where the cards are distributed without reference to any of these plans, individual teams are given quotas, or the contest among them is put on the basis of the percentage of prospects who become givers. All these various plans have been developed with a view to creating and stimulating competition.

Within the industrial division the cards are ordinarily divided among teams by factories. Rochester, N. Y., and Springfield, Mass., developed a system of group rating. The cards were distributed so that in Rochester all the teams had relatively equal numbers of employees to see and relatively equal prospect values as based upon the rating with reference to the aggregate pay-roll.

Frequently, as will appear later, employees are classified rather carefully and distribution is made according as they are industrial employees, public employees, utility employees, etc.

The most critical problem comes when the effort is made to assign the cards of the so-called individual subscribers. This has been achieved in great numbers of ways. The first method is by making very careful classification of vocations, giving all physicians to one team, all clergy to another, all undertakers to another, all lawyers to another, etc. Where any vocation has an unusually large number it is divided, merchants being divided, for example, into dry-goods merchants, grocery merchants, etc. Such a method of distribution of the individual prospect cards is relatively simple if the census has been carefully made or if there is an up-to-date classified directory by which one can speedily sort out all the jewelers or all the plumbers, etc. Where this is done however it means that the team competition must be based upon percentage of prospects reached, or attainment of a group quota, and not upon either the number of subscribers or amounts of subscriptions.

A second method of distributing these cards is to assign them geographically. This was done in Youngstown, Ohio. All the individual subscribers in one block were given to one team. On the whole this method, though used by many cities, is one not entirely advisable. It develops neither the group stimulus of the method immediately preceding nor does it give equal numbers or equal values of prospects. The competition must be based, therefore, as it was in Youngstown on the percentage of prospects actually seen irrespective of results.

A third method is to assign the cards to teams arbitrarily without reference to location or any other consideration save their prospective value, making an attempt to see that each team has prospect cards whose totals are virtually equal.

A fourth method is to compile a list of the prospects and make them available to team captains or entire teams and allow them after scrutinizing the list to put in requisitions for such cards as they desire with the statement of the reasons. On the basis of these requisitions, which are presumed to be made in the belief that the team can advantageously approach the designated prospect, the assignment of cards is made. Of course some names will be requisitioned by many teams. In such cases the committee must decide which has shown the better reason for desiring a given name. On the other hand, some cards will not be requisitioned at all. These should be assigned by the committee in inverse ratio to the number and value of cards which the team already has, unrequisitioned cards being used as a reservoir to ensure each team roughly an equal number and an equal value of prospects.

Inevitably solicitors will wish to "swap" cards no matter how carefully assignments may be made. Care must be used, if a master list is maintained, to see that these cards are not exchanged without proper record of the transaction. Else it will be impossible to trace them. For this purpose Springfield, Mass., issued a card control book which was put in the hands of the secretary of the team, members of teams being allowed to exchange prospect cards only at the noon lunch and only when the secretary of the team had noted the transaction properly, in order to make any necessary change in the master file. Exchanges between members of the same team are relatively simple, but exchanges between different teams must be noted at headquarters.

Some solicitors will fail to reach people whom others might reach. The personalities of solicitors are so various that it is impossible to prevent many refusals which new approaches might convert into subscriptions. Certain individuals, moreover, will give too little and will need to be re-interviewed in order to remind them of their responsibilities and secure gifts more in accord with them. This involves the problem of re-

assignment, one which should not be left for solution in impromptu fashion but carefully provided for in advance of the campaign. Rochester dealt with this by passing around, toward the last of the campaign, lists of persons who had subscribed small amounts or had refused to subscribe and allowed teams to requisition names for re-canvass. Salem, Mass., had this matter taken care of by each captain as the prospect cards came back either with no pledge or with a pledge that was clearly less than the proper amount. Syracuse, N. Y., organized a special committee to handle the matter. Springfield, Mass., used its original revision and classification committee which studied the subscription file and the refusal file with a view to determining whether it was advisable to re-assign cards to new solicitors who might make a more successful approach.

The conclusion reached from a study of this problem is that the re-assignment should be in the hands of the original rating committee because it is most familiar with the problem and because it can anticipate events. The members of this committee should not attempt to make the re-solicitations themselves but should limit themselves in the course of the campaign to making re-assignments. But it would frequently be advisable for them to be permitted to assign these names at their discretion entirely, not limiting them to members of teams but simply letting them use their best judgment as to the most effective way of producing desired results.

#### OVERLAPPING.

In every intensive campaign there arises the problem of dealing with duplication and overlapping in the work of solicitation.

A number of cities make no effort to avoid this. Meriden, for example, had the factory and business solicitation first and everyone subscribing at his place of employment was given a special receipt card which he was supposed to leave at his home. Later the canvassers of the homes division went out with the census cards as prospect cards and solicited at the homes. When a receipt card was presented the census card was marked "P" against that name, which was the symbol for a factory pledge. When no receipt card was presented the persons were solicited and the names marked "HP" for home pledge. The idea was that the solicitor should account for every name on the census card before the campaign was over. Torrington, also employed this method. As is brought out elsewhere, this is a thorough but somewhat slow method for communities of large size. Albany, N. Y., in like manner allowed the homes division to overlap without making any particular effort to prevent double solicitation.

Cleveland met this problem by having a form letter which read:

"The campaign committee has just made official assignment of names to be solicited for contributions to Cleveland's War Fund quota. Your name has been assigned to me. In order to conserve the time of the men working for our various teams and to avoid duplication of work, this letter has been prepared by the campaign committee and each team worker has been requested to mail a copy of it to various individuals and business interests assigned to him. I shall, therefore, take pleasure in calling upon you during the week of the campaign and trust you will hold your subscription for me."

Each worker sent a copy of the letter to every one assigned to him so that while the individual might be called upon by another solicitor he would be in no doubt to whom his solicitation belonged, and serious overlapping and cross-solicitation was avoided.

A common device, employed in Philadelphia, for example, is to have the card solicitation take place in the early part of the week and the house-to-house solicitation after the card campaign is completed. Under this plan the people who have already subscribed may have window signs up so that the solicitor can readily avoid duplication of effort. There is however one difficulty in this method, namely, that one member of the house may have subscribed at his place of employment and put up the card while other members have been missed. Thus the window card may serve as a preventative of their being solicited at all.

Rochester, N. Y., avoided cross-solicitation by making out "stop cards" instructing the solicitor in the geographical section whom not to see.

Still another plan was devised in Columbus, Ohio, and used in other Ohio cities, namely, to check on the census cards before the campaign those who were to be seen at their homes. These were readily sorted since they were for persons who had no business addresses but who were nevertheless employed, such as chauffeurs, maids, etc. All others, *i. e.*, those who were to be seen at their places of business, were left unchecked, and a booklet was printed containing a list of the names of those to be approached by the individual subscribers division. The homes division solicited only those whose names were checked on the census cards. The factories division and the other divisions which went for groups avoided cross-solicitation by reference to the pamphlet list. It may be suggested that this is not a very thorough-going or simple manner of preventing cross-solicitation as between the individual subscribers division and the factories division, though it is effective as between the homes division and all others.

York, Pa., avoided overlapping by publishing certain classes which were to be avoided, as lawyers, doctors, the poor-house, lodges, women, etc.

Of course the most certain and complete method of avoiding cross-solicitation and conflict is to have a separate prospect card for every individual as did Springfield, Mass.

#### TEAM STRUCTURE.

The properly organized team consists of a captain, and in a big drive usually also of a secretary or auditor, and a number of lieutenants, or whatever the workers may be called. In a well-planned drive the captain should not do much of the work of solicitation himself but should be an overseer of the work of his team, in a position to direct and help his men and to convey to them the orders from higher campaign officers. All orders to workers should be transmitted through him; he should be the spokesman to and for his men. He should be thoroughly informed so that he may answer questions and he ought to be a source of inspiration and encouragement, keeping a check on what each individual is doing and seeing to it that he does not fall down. The captains' manual published by Cleveland and Indianapolis called upon the men who assumed that responsibility to devote their whole time between nine a. m. and four p. m. exclusively to the work of the campaign.

The team secretary is usually the active man. The captain needs to be in one place where he can be readily found and should be freed from clerical work. The team secretary is in the position of the captain's adjutant. He should have possession of the card control book, should check over the returns with prospect cards, calling important cases to his captain's attention, should audit the reports of the individual workers, and in general should do whatever is clerical in character.

The team itself may be of any convenient size. If there is thorough organization with a captain and secretary there is no reason why the team should not be fairly large with fifteen or twenty members. Where there is less thorough organization with only a captain, the team should be small, certainly with not over eight or nine members.

If success is to be achieved there must be discipline. It is important therefore to carefully instruct the workers to go first and always to the captain with questions and to take orders from no one else. Toledo carried this further and insisted that verbal orders should not be given or received, but provided blanks after the fashion of telegraph blanks on which all orders were to be written.

It is equally important that the captain should at all times be able to get in touch with his workers and that majors, colonels, or generals should be able to reach their respective captains. To that end a number of cities have worked out regular directory forms. For example, Coshocton, Ohio, had one form to cover the township organization, another for the

homes division, etc., showing the names, addresses, and 'phone numbers. The campaign manager should have a similar directory. All these ought to be made up under two arrangements: first, in alphabetical order and, second, under the "military" plan.

In many districts under the drive system the practice has developed of having separate teams for the various racial groups within the community. This plan has occasionally been followed in war chest cities. Generally speaking, it has not been adopted and largely for two reasons; first, because of the fact that the organization of the campaign ordinarily does not facilitate it, and, secondly, because of the fact that an effort is made to make the campaign a strongly American propaganda and it is desired to discourage the use of Italian teams, Irish teams, or any other brand of team which will not carry a strictly American implication.

There is, however, one phase of this matter that should not be overlooked and that is that in taking the census it is necessary to use, if not racial teams, at least racial auxiliaries if the names are to be gotten accurately; it is necessary, in the second place, if persons of foreign birth are to be rated, that individuals acquainted with their circumstances should be used in making up prospect cards; and, finally, in some cases teams will need to have interpreters, the solicitation being made by two people, one of them acting as interpreter.

#### CHECK UP ON WORKERS.

For the effective control of a campaign there must be an opportunity to check up what the workers are achieving. This is essential, also, to proper discipline and is a problem to which relatively few cities have given adequate consideration.

Youngstown, Ohio, by means of its peculiar prospect card, which carried not one but sixty names and which had a space to indicate after each name what had been done with it, made it possible for the captain to see each day, almost at a glance, how much each one of his workers had done. This made it possible for him to spur them on, to give them aid or to do whatever was needful. The workers were further stimulated by receiving a 100% button as soon as all the names on the prospect card had been accounted for, and whenever all the names assigned to one team had been reported upon, that team was given a 100% flag.

A project sketched out in Syracuse, though whether developed to completion I do not know, was to have a series of charts. This idea, carried to its logical conclusion, would result in a system something as follows. The war cabinet or campaign manager would have a chart showing the various divisions, the number of cards assigned to each division, and

the total amount of the prospect cards assigned to each. At the close of the day, on the basis of the returns, the total number of pledges and the total amount from each division should be entered, as well as the percentage of the expected totals which they represented. This would allow the manager to see how each division was measuring up to its responsibilities as a whole. The head of each division, in turn, would have a similar chart showing the total number of cards and the total amount of prospects in the hands of each team. At the close of the day, on the basis of the returns, it could be filled out in exactly the same manner to show him how each team was meeting its responsibilities, where encouragement was necessary, where stimulus was requisite, etc. In similar manner each captain would have a chart presenting the same data for the members of his team, which could be prepared for him by the team secretary or auditor.

This plan gives a complete check from the top to the bottom showing each executive officer in turn where weaknesses have developed and locating the responsibility exactly. It has an advantage beyond simply making it possible to bolster weaknesses, for the very fact that the workers know there is such a chart makes them appreciate their responsibilities and spurs them on. Springfield, Mass., had a check-up system through its card control books in the hands of regimental secretaries and through its file of master cards which were arranged alphabetically by classes. These master cards were carbon duplicates of the prospect cards and were kept in what was known as file No. 1. File No. 2 consisted of the original of the prospect cards, when returned with a pledge card attached, and sorted into boxes which represented the teams. File No. 3 was made up of original prospect cards of those who refused to make any subscription. Thus it was possible for team secretaries to see what workers had achieved and also for the revision and classification committees to make reassessments.

The ideal system would, perhaps, be a combination of the chart system described above and the method employed in Springfield. Other cities have developed other plans, some of them based on a review by the captain of the census card for his district, but in general they do not have the features essential to building a simple and smooth-running machine.

#### 100% ORGANIZATION.

The esprit de corps of the campaign organization depends on the completeness of its integration, upon the discipline maintained, upon the thoroughness with which it is checked up, and, lastly, upon its enthusiasm and conviction. One must recognize the fact that an organization of this kind is essentially a body of salesmen and the first requisite of a salesman is that he

shall believe in his own goods. With the intention of developing a body of workers convinced of the value and wisdom of the plans they are trying to execute, several cities, among them Albany, Cleveland, Indianapolis, and Syracuse, made an effort to have a 100% organization, that is, to have every solicitor himself a subscriber to a sacrificial extent—in accordance with the published schedules, if possible—before he went out to ask others to subscribe. In Syracuse the reports on the first night had reference solely to the subscriptions by the solicitors themselves. The result of this plan is to give an organization which is committed to the idea, and fully committed. It weeds out the faint-hearted, the half-convinced, and gives the solicitor an approach which nothing else can do.

#### BADGES.

Another important point to bear in mind is to see to it that the solicitors have proper badges. As one writes about it, it seems a very trifling point, but experience has demonstrated that there is a great psychological effect in a badge. Albany used large pins which were numbered and had a space in which draftsmen printed the name and title of the worker. Each pin was recorded very carefully with the thought of impressing the matter on the workers. Much the same thing was done in Syracuse and Rochester, with similar results. The pins were prized, they gave the solicitors recognition for their work, made them readily recognizable, and thus avoided opportunity for fraud on the part of impostors. These and other cities testified that the badge became a very strong feature of the campaigns.

#### CAMPAIGN DIVISIONS.

In the organization of campaign divisions, the first is the individual subscribers group. This varies in size in accordance with its inclusiveness. Sometimes it includes all those who are to be solicited individually and not as factory or other groups or in the home. Sometimes it is a relatively small group and persons ordinarily included are differentiated into other divisions. For example, a number of cities including Akron and Youngstown, Ohio, and Rome, N. Y., had a special division for corporations, which made it its sole business to get subscriptions from boards of directors.

No standard has developed with regard to the solicitation of corporations. Some cities put a good deal of emphasis upon this feature of their campaigns. In one prominent instance it is said that about 45% of the total amount of the war chest was contributed by corporations. On the other hand, a number of cities do not countenance this sort of solicitation, usually upon grounds which when analyzed come back to one main reason, namely that

the solicitation of corporations in some instances amounts to a double solicitation and in other instances gives individuals opportunity to hide behind a group and dodge their personal responsibilities. Some communities on this ground have made a distinction between partnerships and corporations and have solicited corporations but not partnerships, calling on the impersonal bodies to give but not asking people who can readily be reached as individuals to subscribe as business firms.

A prominent instance of refusal to solicit corporations is Detroit, which went on the assumption that it might permit some persons to escape their obligations. Those in charge of the war chest allowed corporations to make subscriptions unsolicited and their subscriptions amounted in all to about \$300,000, relatively a very small percentage of the total. Detroit did, however, substitute for this a request that the corporation should underwrite or guarantee the pledges of their workmen. Rochester, N. Y., in like manner laid particular emphasis upon not soliciting corporation gifts but insisted that "individual gift" should be the keynote of the campaign. In one or two cities a distinction was made between corporations which were owned within the area of the war chest and those which were called "foreign corporations." There was no solicitation of those whose owners lived within the district and could be reached individually, but solicitation was made of the foreign-owned corporations which is was felt owed something as entities to the community. Some cities have changed their minds on this important topic and one or two which did not take corporation subscriptions have now decided that it would have been better to have done so.

By far the larger proportion of the war chests did ask corporations to make subscriptions. It was estimated in Springfield, Ohio, that the corporations ought to produce 30% of the total gift. Other cities have varied this somewhat, calling for either more or less. It has been very common to rate the corporations. In Springfield, Ohio, it was argued that 5% of the earnings of corporations was not an unfair amount. In Kenosha, Wis., business houses and corporations were asked to give as a firm gift an amount equivalent to that of the employees, excepting the office forces and the executive forces. This plan was followed by Attleboro, Batavia, and Michigan City. In other places corporations were asked to give one-half of 1% of their annual sales. Still others asked for a percentage based on the number of employees, etc.

On the whole there seems to be no good reason why corporations should not in most cases be asked to make contributions. In certain instances where the owners all live in the community and are known there, it is perfectly proper for them to make their contributions as individuals. In many, if not all, Connecticut communities, however, there are a number of corpora-

tions owned by outside interests, which owe something to the communities in which they operate and which normally will be glad to contribute to war chests. It must be remembered in the case of banks that they have to designate their gifts under the ruling of the Comptroller of the Currency.

Again, a number of cities, Glens Falls, Rochester and Syracuse for instance, had a small number of cards in the hands of the executive committee. These usually are the cards of the largest subscribers.

Some cities had separate divisions for the merchants. Syracuse had a merchants' division, and the teams within were composed of jewelers, dry-goods men, etc. Still others had a separate division for manufacturers, for example, Glens Falls, N. Y., and Kenosha, Wis. Others had a separate division for professional men, for example, Cambridge and Chillicothe, Ohio, with special teams for physicians, bankers, lawyers, dentists, etc.

A survey of practice in a large number of cities makes it seem advisable on the whole to put all of these in two divisions; the first, which is frequently called the executive committee division, to include the corporations and the very largest givers; second, an individual subscribers division, to cover all the rest of those who have prospect cards which call for solicitation neither in the home nor in factory or other groups. There seems to be a good deal of question about the desirability of separating the vocational, professional and mercantile teams. Speaking generally, better results are obtained by simply assigning the names carefully among properly chosen teams rather than following the vocational lines—though it ought to be said that cities which have used that plan have often succeeded. Some of them, however, have indicated that despite that fact they should not follow the plan again.

The third division, under the composite scheme here outlined, is one which is almost universally used, namely, the division of factory employees. As indicated elsewhere, the assignment in this division should be on the basis of group rating among teams, substantially according to the plan employed by Rochester. That city had five factory groups and the assignment was so well made that the results of the competition were extremely close. It is worth while to detail them by way of illustration. The northwest division had 11,609 subscribers, the northeast division 10,675, the southwest 10,936, the southeast 10,310, and the central 10,310. Reduced to percentage, these are respectively: 99.9%, 92%, 96%, 99.4%, and 93.7%. Computation shows that the assignment among the sections was extraordinarily even and scrutiny of the production figures shows that there was developed a close competition. Substantially, the same result was produced in Springfield and other cities by analogous methods.

The fourth division takes care of public utility employees. It includes, of course, the railways and in some cases conductors, brakemen, engineers, firemen, and shopmen were reached through separate teams. It includes also the street railway employees and those of the telephone, express, electric light and gas light companies. Among these the competition must be in terms of percents, unless they are distributed to teams on the group rating plan used in connection with the factory employees.

The fifth division is that of public employees which may be differentiated into federal employees, including mail carriers, custom house clerks, internal revenue officers, etc.; second, state employees; third, county employees. Usually state employees and county employees require only one team apiece, except in capital cities. Last of all there are the city employees which may be in several subdivisions; schools, public works, public safety—including firemen and policemen—parks, engineering, etc.

The sixth division is made up of retail employees and this may be divided, either as are the factories on the basis of group assessment, or geographically, or both; or they may be divided according to various sorts of retail employees with special teams for each, working the matter out in as great detail as seems desirable. On the whole, the first method suggested appears decidedly the better.

A great deal of variance in emphasis upon the solicitation of persons at their homes has been developed. Some cities have gone so far as to make no house-to-house solicitation on the ground that it means simply double solicitation, since the persons in the home are not producers, are without income, and in consequence ought not to be asked to subscribe, especially inasmuch as most of them belong to the families of workmen who give all they ought to give through the shops. In such cases an effort is usually made to discover those persons who have no places of employment and yet have incomes and to reach those who can afford to give without undue sacrifice. A survey of the towns which paid no attention whatever to a house-to-house solicitation shows that for the most part they do not have the most successful war chests.

The next to the least emphasis on the house-to-house solicitation came in cities where this was used as a sort of a clean-up campaign to catch loose pennies. Such was the idea involved in the Cleveland plan. It was also the Kenosha idea for in that city the house-to-house solicitation was left to Boy Scouts, who very naturally are not expert salesmen.

It does stand to reason that if the solicitation through employment is made sufficiently comprehensive the house-to-house canvass is largely duplicative and to that extent undesirable, especially if the greatest care has not been used in the preparation of the prospect list.

This division is occasionally subdivided by the creation of a woman's division, organized wholly separately.

It seems advisable, however, that all this work should be turned over to the women's teams and that there should be no women's division. This division should be divided according to wards, precincts and blocks. Its activities should be postponed until after the campaign has been thoroughly started. This makes it much easier to handle the organization, because it is not necessary to distribute so many supplies or to instruct so many people all at once. It lets the work move on more evenly. Also it indicates, what ought to be the case, that the homes division is not the main reliance of the campaign, the work being in the nature of gleaning. This is true because seeing people in the homes is a much slower and much less certain process than seeing them at their places of business, and because there is less group or other stimulus in solicitation in the homes. Experience has demonstrated this beyond question as is pointed out elsewhere.

The question whether pupils in schools should be solicited is one which has been debated very earnestly and opinions are almost always very positive one way or the other.

The argument against the solicitation of children in the schools is that the war chest should approach only the producer and that for the most part school children do not earn money. The solicitation of pupils, therefore, is simply a demand upon the wage earner that he give twice. This puts an unusual burden upon the man of small income who is subject to a good deal of pressure developed by his fellow workmen to give in his shop. To ask him in addition to give something through the schools is unfair, for it means nothing to the rich man to let his children give a small amount.

Cities which object to the solicitation of pupils frequently allow schools as a whole to make pledges, the pupils agreeing to earn the amount. In one case the graduating class of a school turned over to the war chest the money which it had intended to put into a class gift, a precedent which speedily found emulation in the other schools of the city.

The argument is frequently offered too that it is better to allow only the Junior Red Cross within the schools because that has great educational force. This argument certainly is not without a great deal of merit. The amount of money involved is small and the sentimental and educational value is relatively large.

Cities, on the other hand, which have solicited the pupils feel that the plan has very definite value because it links up the children in a great community movement. Springfield, Mass., for example, did not intend to solicit students but the demand for the campaign came from the pupils themselves. Some cities, on the other hand, made very elaborate prepara-

tions. In Attleboro, Mass., pledge cards were furnished for all school children, including those in the parochial schools, and there was a special school children's day on which all the pledges were turned in, prizes being given for the first ten rooms to make 100% enlistments and cards bearing "100%" put up in those schools which reached that amount. Likewise each week they have a "soldier's hour" on Wednesday at ten o'clock when whistles are blown, bells are rung, and special exercises are held, a plan which seems to have been originated in Kenosha, Wis.

There has been some question as to the advisability of school solicitation from the standpoint of bookkeeping and accounting. The handling of small pledges is difficult and expensive and one or two cities which canvassed the schools have since regretted it because of the bookkeeping entailed. The only proper way to handle this difficulty is after the manner of Attleboro where the parent's signature is required on each pupil's pledge card, which means that there has been consultation and consent at home; where the teachers retain the pledge cards and post the payments on them each week; where the payments are made not throughout the year but only during school weeks; and where the payments are made to teachers, not to the war chest office. It is not possible to be as rigid in the matter of delinquencies, etc., in the school pledge and at best a great deal of flexibility and decentralization must be allowed and the only war chest account should be a school account.

The conclusion that a survey of the evidence induces is that the schools had perhaps better be canvassed but that special effort should be made not to allow the amount to be burdensome. Moreover it should not be allowed to interfere with the Junior Red Cross movement. This can be achieved either by a special solicitation for that purpose or by emphasizing in the schools the nature and value of the Red Cross and insisting, as did Columbus, on the performance of such duties and exercises as will demonstrate a real interest in Red Cross work, the payment of the fee being made from the war chest. Of course, any pupil who did not contribute to the war chest could join the Red Cross on payment of the proper amount.

The last division is composed of the townships, or the remainder of the county, and is variously named. Usually this division is rather loosely organized—each town, save for a certain central guidance, building its own campaign structure and reporting as a unit to the central headquarters. Frequently it has been too loosely organized, which explains in part the failure of the rural districts to produce in proportion to their capacity.

Occasionally there have been farmers' divisions and commuters' divisions. These seem unnecessary, and even unwise, and should be merged in the township or county division.

Sometimes, too, there have been fraternal divisions designed to reach men through their lodges. This is a duplicative feature because the men are seen either as individual subscribers or as employees. It is, therefore, a cross solicitation and should in consequence be omitted.

#### SCORE BOARDS.

Every city has its own idea with regard to a proper score board. In Cleveland the board did not show team amounts, the only thing put on the board was a gold star, if a team had raised its proportion of its quota for that day. Each team had a daily quota, the first day to raise 25%, the second day 15% and so on. If a team raised more than the quota, the captain could hold that much back for next day. The consequence was that at the close everyone of the thirty-six teams had a full set of stars. This eliminated all soreness and teams which did not have as good prospects as others were given an equal chance to shine.

One of the most striking of the score boards was that of Rochester, which took pains to make the board big enough so that every name and figure could be easily read. One whole side was given to the factory employees division. Factories had after them only marks of percentage, a most impressive sight to see the enormous number of factories with 100% after the name. After each team the board showed also the total amount of pledges, the total number of pledges and the total percentage of employees. The other side of the board showed the work of the county division, expressed in terms of amounts and showing the total amount and total number of pledges, the utility employees division, the public employees division, the retail employees division, and the individual subscribers division, all showing the same data—save that under the individual subscribers division there was a separate heading for the team workers' subscriptions. The center of the board accumulated the grand totals, at the left the amount of pledges and at the right the number of pledges.

The ordinary type of score board gives for each team the amount raised during the day, the number of subscriptions during the day, and the total of both up to that time, accumulating grand totals at the end for each team and for each division.

It is not necessary to describe other score boards. The only comment that is desirable is that they should be made as clear as possible by building them sufficiently large.

#### INSTRUCTIONS TO WORKERS.

There is the greatest divergence in practice among cities with regard to instructing the workers. Some cities have issued separate instructions for captains, some separate instruc-

tions for homes division workers, factory employee workers, etc. Some have limited the instructions to plain directions as to procedure, others have incorporated a catechism of question and answer designed to assist the war chest worker in understanding the problem himself and to facilitate his work in answering questions. The range of topics dealt with is great in extent.

Perhaps the briefest and most serviceable way of dealing with this topic is to build a composite set of instructions, which might read as follows:

1—Badge. Always wear the badge telling your name and number when soliciting. Positive instructions have been issued to the public not to receive workers who do not wear these official buttons.

2—Salesmanship. You are going to sell subscriptions to the war chest and a good salesman should know his line from all angles. Therefore, study the booklet, "What is a War Chest", and other literature. Subscriptions are not secured by hypnosis or begging, but by tactful, business-like and convincing presentation of the needs and objects of the war chest.

3—Tact and Persistence. Be tactfully persistent—those who refuse to subscribe at first will often do so on the second and third call. Do not be easily discouraged. Keep after them, this is patriotic work. Tactfully and persistently showing there is no real reason for his not subscribing, explain how easy the extended payments make the matter and urge him to a generous decision. Don't accept a refusal on a first call—ask him to think it over and say you will come again and be sure to do so. When an answer is given which seems final, accept it thankfully, though the subscription be small and gracefully, if it is a refusal, leaving him at least a friend of the war chest.

4—Work in pairs. Whenever possible solicitors should work in pairs, as experience has shown that in a matter of this kind more effective soliciting can be achieved in that manner.

5—Thoroughness. Everyone in the city must be solicited. Everyone must be given an opportunity to take a share in the war chest. Cover every prospect assigned you—no one should be missed.

6—Discipline. If you desire information or anything at all, apply to your immediate superior. Never go over his head unless it is impossible to reach him.

7—Attendance. In order to avoid mistakes, to understand your task, and to do your work effectively, it is essential that you attend all meetings and luncheons. One hundred per cent. attendance is the goal. Are you going to be the one to prevent its attainment?

8—Punctuality. Whatever you do, be on time. The late arrival of one man discommodes many and often upsets the working of a whole team. It is unfair to your associates.

9—Trespassing. Talk and boost the war chest wherever you go, but do not solicit or accept subscriptions from those not assigned you. Annoyance will result if this caution is disregarded. If there is special reason, accept the subscription and turn it over to the worker to whom it was assigned. Be generous in the matter.

10—Use of Telephone. Never solicit over the telephone. When telephoning to learn if a man is in, avoid a discussion of the war chest. Do not allow him to make up his mind until you have seen him personally.

11—Use of Scale or Rating. (a) Under no circumstances do we want to advise anyone what he shall do. Never allow yourself to be caught in making a suggestion, even. Any amount including \$1.00 and more will be entirely satisfactory from anyone (Terre Haute).

(b) Each card authorizing solicitation will contain in the upper right-hand corner an amount showing the class in which the prospect has been placed by the revision and classification committee, for convenience in distributing the cards. The solicitor must not use the amount suggested on the cards in making solicitation. This is a free-will offering. Every contributor must feel that no pressure is to be brought upon him by anyone to say what he shall give (Springfield, Mass.).

(c) The solicitor should suggest to the contributor to subscribe in the ratio suggested upon the patriotic quota card, but if such per cent. of his income is in excess of the amount the contributor can afford, then the contributor should be urged to subscribe to the limit of what he can afford within the year (Indianapolis).

(d) Solicitors must not accept a subscription from any individual or firm unless sure that it is in accordance with our schedule (Racine).

12—Return Calls. Call back again if you are unable to secure an interview the first time. Subscription blanks left behind are seldom signed. See him personally the second time without fail.

13—Forms of Pledges. (These should be very explicitly explained.)

14—Signatures. Prospects themselves must sign all subscriptions with ink or indelible pencil. Do not sign for any subscriber.

15—Clearness and Legibility. Carefully go over the subscription card in the subscriber's presence. In printed letters rewrite the name on the line provided and also rewrite on the back of the card whatever is not clear. This means dollars to the war chest by elimination of work and avoidance of errors.

16—Your Own Signature. Be sure to sign your name and the number of your team to each subscription card. If you are working with any member of your team, both names should

appear. This is frequently extremely important for the treasurer at the close of the campaign.

17—Completeness. Failure to fill out any blanks on the pledge cards is certain to cause trouble. Do not fail to see that they are complete.

18—Return Prospect Cards. Under no circumstances neglect to return the prospect card with the proper notation of the results; give either the amount of the subscription or the reason for refusal.

19—Cash. (a) If you receive cash on any pledge enclose it with the pledge card in the envelope provided for the purpose and seal. Do not fail to enter the amount paid on the pledge card.

(b) Under no circumstances is a worker to receive cash or check with a subscription. Pledges only are allowable.

20—Report. Have your report ready when you reach the luncheon. Check it over carefully before turning it in to the secretary in order to lighten his burden as much as possible. List subscriptions legibly.

21—Supplies. Your supplies should contain instruction sheet, badge, pledge cards, cash envelopes, report envelopes, window cards. Check up the contents at once and if anything is missing, report to your team secretary. Always apply to him for supplies.

22—Sportsmanship. Remember that we are volunteers, that no one can foresee every contingency and that the success of this campaign is built upon your interest, your cheerfulness, your enthusiasm, your generosity, and your sportsmanship. Do not allow small things to irritate you.

Each of the topics included occurs in the instructions issued by a large number of cities. Frequently the passage is taken bodily; occasionally it is a composite; in a few instances it has been drafted with a view to expressing an idea common to many, but without using their words.

## CHAPTER THREE

---

### THE CAMPAIGN.

One of the most serious problems in laying out the work of a war chest campaign arises from the need for a prospect list in order effectively to cover the territory and to make proper distribution of the work among the solicitors. This is absolutely vital to success and as a rule, though subject to certain exceptions for special reasons, the more complete the prospect list the more successful the war chest campaign is likely to be.

### CENSUS.

The first method of developing a complete and accurate prospect list is by means of a patriotic census. Often this census has a value and is intended to have a value beyond the war chest campaign. It is frequently made to serve as a foundation for later Liberty loan canvassing, for recruiting Red Cross workers, for war savings propaganda, for fuel and food conservation work, etc. In many instances, therefore, if not in most, the census must be regarded not only from the point of view of its usefulness in the war chest campaign but it must be judged also from the point of view of its general usefulness in the community for other war activities. In one city, for example, the war savings director reported that twice as many War Savings Stamps were sold as a result of the census, and the Liberty loan chairman regarded it as one of his most valuable assets.

The purposes of the patriotic census therefore are, first of all, to gain a list of people active in war work or willing to become active, secondarily to furnish the foundation for a prospect list, and finally to serve as an educational feature. In Terre Haute this latter was emphasized in the instructions to war chest workers which said:

"The importance of this movement will be more thoroughly impressed on the family in resident districts if the lieutenant first of all requests a census of the household, including all men and women over eighteen years old. This method gives the lieutenants an opportunity to meet all the members of that household and to talk over and explain thoroughly the object of this movement."

In Springfield, Mass., the census was made a great patriotic affair. Advertisements published in the newspapers gave the following reasons for the census:

"Unity in organization constitutes the working strength of a great cause and the more profoundly it appeals to us the greater the necessity of getting together. This war must be prosecuted not only by the men who come to the colors but by the united, steady, and adequate support of all the people behind them. Mass meetings call out a part of the people, but what is needed is a plan by which all can be included, every man and woman, boy and girl, who is willing to help the Government and the soldiers and sailors. No obligation is involved in this novel registration, only the expression of a desire to assist the Government in whatever way one can do it. The service we can render will vary greatly and it cannot be measured in dollars and cents. The widow who gives her mite or voluntarily adds to the burden of her toil, or sends her boy to join the colors, is rendering a service which cannot be measured in gold.

"This census is a roll of honor in its truest sense. It will be as nearly as it is possible to make it an accurate enrollment of the men, women, and children of Springfield who are loyal to their country and who stand ready to do their share to win the war."

These statements of the purpose of the census show the very broad character and comprehensiveness of its intentions. Personal observation in Springfield made it perfectly evident that the census did result in a tremendous awakening on the part of the public to a realization of the war and to a quickening of a sense of responsibility on the part of individuals with regard to their relation to the war. Also the census resulted in a great stimulus to all patriotic activities.

When one approaches the task of describing the methods employed in taking a census, the questions asked, and the uses to which the information has been put, it becomes speedily evident that cities have developed a great deal of originality in these matters.

Among the first to use the census was Terre Haute, where the sheets were made in triplicate by means of carbon on a very simple blank. The second copy was retained by the census-taker, the first copy was retained by his captain, and the original was sent to the office of the war chest. In that case the census was used, so far as the war chest was concerned, not so much for the purposes of building a prospect list as for follow-up work after the campaign had closed. It was designed to make opportunity to check back from the membership pledges so as to discover who had not signed in any particular household and to go over the ground again as often as necessary, "preaching patriotism and loyalty to those who need it most."

Another of the earlier attempts at a census was made in

Rome, N. Y. The blank used in that city called for the names of the occupants, places of employment, estimate of income, and any other remarks. The column with regard to income was to be filled out not in response to a question by the census-taker, but on the basis of the census-taker's judgment as to the circumstances of the family. While this appears to have worked well in Rome, attempts on the part of other cities to use it brought difficulties, because census-takers incautiously asked the incomes, not having been sufficiently instructed. Moreover the judgment of the census-taker with regard to income would have value only with regard to the income of the head of the house, not with regard to others in the same family who might be employed. Then, too, the judgment of the census-taker with regard to the income of the head of the house as based on manner of life, etc., might very likely be inaccurate and consequently misleading to the rating committee. These criticisms apply to the attempts on the part of other cities to copy the Rome plan, for as already indicated it was a success there and was regarded as having paid for the effort involved because of its advertising value alone and because of its educational qualities.

Another community which developed the census idea was Pittsfield, Mass., which had a card providing for the name; a symbol to denote whether the individual listed was the head of the house, wife, son, daughter, boarder, employee, or relative; the occupation; the place of employment; the number in the family; and the dates of birth of children of five years and under. So far as reports have come from cities, Pittsfield originated the use of the symbols to indicate the position of the individual in the family, which of course had a very distinct bearing upon the proper making-out of prospect cards.

Still another type of census appears to have been originated in Springfield, Mass., and is at once the most elaborate and broadest in character. It called, first of all, for the careful identification of the census-taker and the census sheets were arranged in accordance with addresses. There was a series of columns of generous size so that writing would not have to be cramped. The first column was headed "Mrs. or Miss", the second column was for the family name, the third for the given name, and the fourth for the initial. The fifth column was for entering the ages of members of the family from sixteen to twenty-one; the sixth the number of children under sixteen. Then there were successive columns for the home address by street and number, place of employment, nature of employment or occupation, number of persons from the household in Government service, and finally, in some respects most important, the questions: "Are you doing patriotic service? If so, what?" The idea was that in this column persons could enter whatever they were doing, such as knitting, Red Cross work, Home Guard service, etc.. It was suggested after the census had been taken

that it would be a distinct addition if there were another column with the heading: "What service would you be willing to do?"

This census was taken on one Sunday afternoon and in a population which is variously estimated from 110,000 to 125,000 the persons accounted for numbered 96,807. Considering the number of persons likely to be out on any given afternoon, this was extraordinary, and in the course of the following week several thousand names were added by voluntary enrollment. There were only 129 people in the entire city who refused to answer the questions.

An idea which was utilized in Springfield, but which could well be extended considerably, is to have the letter-carriers serve as heads of divisions. They are peculiarly familiar with the names, can readily decipher those which are illegible, and can correct those which are misspelled. Moreover this gives an opportunity to a body of men who seldom have opportunity to express their civic spirit and their interest in the community.

The census sheet as developed in Springfield was used in a very much simplified form by Meriden and Torrington, both of which omitted the column with regard to patriotic service and substituted a column in which there could be marked a symbol to indicate whether the individual earned wages or had an income from other sources. This, however, made the census much more nearly a war chest affair and to that extent narrowed its scope.

The War Chest Association of the Tarrytowns used separate forms for various classes of population, one form being for physicians, lawyers, clergymen, and professional people in general, another for other classes of occupation, the form of the blank being altered in order to meet the requirements of different classes. This appears to be a needless complication and one which, unless it is desired to divide names among teams on a vocational basis, requires more effort than is worth while. Certainly in a large city it is sufficiently difficult to instruct the public and the enumerators with regard to one blank without making the situation any more complex.

The census was also used in certain Ohio cities, usually in a form rather simpler than any of those described, provision being made simply for the names of adults and wage-earners and their addresses.

To achieve successful results in one day's effort requires much thought beforehand, careful organization, and persistent instruction both of the public and of enumerators. The most elaborate instructions to census-takers were published by Springfield, Mass. It may be said in general that the ideas which have proved most successful in practice are to have an extremely large number of census-takers so that each will have relatively few to see—thirty being a maximum, perhaps; in the second place to see to it that the enumerators are carefully

drilled in the manner of filling out sheets as well as in the problem of avoiding friction with householders; and in the third place to avoid duplication and gaps by making the area which each individual is to cover so explicit that mistake is virtually impossible.

This last problem was met by Meriden through the use of a guide card, an oblong card about six inches by three inches with the name of the street written at the top, and pasted upon it a section of the city directory covering the houses that that census-taker must reach. This not only instructed him precisely what houses to approach but also gave the census-taker in printed form the names, so that if a family had not moved recently the matter of spelling was made very much easier and the results more accurate. Other cities added to the guide card the feature of having pasted on the reverse side a blue-print map of exactly that part of the city which the census-taker in question was to cover.

The use made of the census after its completion by different war chests may be said to be of four types.

The first is to build a prospect list. This was done in most complete form by Springfield, where the names of persons with occupations away from home were first checked on the census sheets by the transfer committee. Then stenographers, who had been loaned without charge to the war chest by their employers, drew off these names onto individual cards made in duplicate. There were 32,000 such. The census sheets were then turned over to the revision and classification committee which put a red check against the names of individuals who had no occupation away from home but who, nevertheless, had incomes. This was the first operation which required the exercise of judgment, and it required a good deal. The red-checked names were then taken off onto cards made in duplicate of a form slightly different from that used for the blue-checked names. Finally the remaining names were taken off onto Home Guard cards, of which there were 27,000, these also in duplicate. Thus there was created a prospect list covering substantially everyone in the city. At least it was intended to be all-inclusive and probably came as near being so as was possible.

The second method of making use of the material on the census sheets is that practiced by Terre Haute and Meriden. Under their plan the census was used as a means of checking up the work of solicitors, the material gathered through the census not being transcribed onto cards. The details of this use in Meriden may be found elsewhere. It should be said perhaps at this point that this plan does not conduce to speed and ease of operation during the campaign week and that while the Springfield plan involves much more preliminary work, which—unless it is volunteer—is very expensive, it does simplify the task during the week of the campaign.

The third method, employed where the whole emphasis was laid upon house-to-house solicitation and where the division among teams was purely geographical, was to use the census sheets themselves as prospect cards. In view of what is said elsewhere with regard to reliance upon house-to-house solicitations, this is deemed an unwise practice.

The fourth method of using the results of the census is what may be called, for convenience, the Ohio method, the census being intended to serve a purpose primarily educational. The only use made of the cards during the campaign was that after scrutiny a committee placed a check against the names of such persons as had incomes but no places of employment away from home. This built up a list of prospects for the homes division. Their census enabled them to reach this relatively small but none the less important group and served as a valuable basis for checking up results after the campaign was over.

The census is without question the most complete and accurate method of building a prospect list. It must not be supposed however that even in its fullest development it has no shortcomings. It requires a tremendous amount of energy and time, and, unless great care is exercised, expense. It needs to be done long enough before the war chest campaign begins so that the solicitors and public will not be tired when the main event takes place, and so that there is plenty of opportunity for transcription of names, etc. It requires a great deal of preliminary organization and energetic guidance as well as emphasis upon accuracy and thoroughness, if it is to have any value. For unless the census is almost one hundred per cent. complete it is worse than useless. Poorly done, it is an obstruction to success rather than a help.

At best, mistakes are certain to be numerous because of errors on the part of the census-takers and errors in transcription due to illegible writing and to stenographers' errors. Furthermore, cities which have a commuting body of workers cannot reach through the census all who ought to contribute. Many who work in the city but do not live there should make contributions to the city war chest, since their income is derived from that source and also because they can be more effectively reached at their places of employment. This means that one of two things, and sometimes both, must be done in order to overcome the difficulty. Either the war chest should be made inclusive of suburbs and surrounding country, or the census should be supplemented and corrected by the use of the pay-rolls of factories and stores. Both are advisable.

In some localities, moreover, the problem of taking the census is almost insurmountable. In one city with a large body of unskilled labor, made up chiefly of aliens, it was found necessary to have the police department take the census sheets to the boarding-house proprietors and notify them that they would be

held responsible for properly filling out the blanks. Even when that had been completed it was found that between the 5th and 20th of May there had been, among that element of the population, a thirty per cent. removal. This astonishing percentage more or less seriously impaired the value of the work which had been done in making up the census. In view of this it was suggested that the work of "blue-checking" off the names of those with employment away from home by the transfer committee should be done with somewhat more discretion, that only those employed away from home in establishments so small that they would not be approached as groups should be blue-checked and transcribed onto prospect cards, and that the remainder should be green-checked, instead of blue-checked, and not transcribed, the solicitation being made on the basis of the factory pay-roll as a prospect list. This would largely obviate the difficulty with regard to commuters, would prevent labor turn-over from destroying the usefulness of some prospect cards in the period between the census and solicitation, and would save an immense amount of transcribing without impairing results.

#### OTHER METHODS.

Various methods have been developed for making out a prospect list by means other than the patriotic census. A number of cities have built their prospect lists on the basis of the city directory, using in addition the telephone directory, club lists, etc. This has the result in most cases that only the householder is listed and it is necessary to inquire at the time of the campaign whether there are others in the home who should contribute. If properly done, the results under this plan are successful. It is of interest, however, to remark that in one city where there was a new up-to-date directory, which was supposed to be accurate, there were as a matter of fact so many errors that at the close of the campaign, when suggestions were called for, one of the most popular was that an up-to-date directory be used. This indicates the fact that the directory method is, under the best of circumstances, defective.

A second method is to build a prospect list on the basis of those who have given to previous funds. This was done perhaps as carefully as anywhere in Cleveland, which began preparations in November for a campaign that was to be staged in May. The system of prospect cards, moreover, had been in process of development for two years, so that they were both accurate and relatively complete. Northampton, in like manner, built its prospect list largely on the basis of those who had given to the Red Cross—either for its war fund or for its local chapter—and to the Y. M. C. A., Y. W. C. A., K. of C., War Camp Community Service, Armenian and Syrian Relief, Polish Relief, Jewish Relief, the local churches, and also those who had purchased

Liberty bonds. This plan facilitates recording on the prospect cards what a man has done previously, which serves as an index to the rating committee, if not of what he ought to do, at least of what he may be expected to do.

The third method is to build a prospect list for the war chest on the basis of Liberty loan campaign cards, which, in some communities, have been very thoroughly worked out and which form, therefore, a complete index of those who may be expected to give individually outside their places of employment.

The fourth method was developed by a mid-western city which found it necessary to act in haste. The committee sent out a letter to all the employers of the city—over two thousand in number—and requested that a list be sent in of all officials and employees who earned \$1,800 or more annually. This list was supplemented by reference to those who had contributed in the previous money-raising campaign.

#### PROSPECT CARDS.

The material carried on the prospect cards differs considerably in different localities, some being very much more elaborate than others. The prospect card of Youngstown, Ohio, carried only the name and address. These names and addresses were not entered on individual cards but in an enrollment book which was made out in duplicate and numbered, one copy going to the captain and one to the worker. There were spaces for sixty names, all for which any single worker was supposed to be accountable. These were made out by the captains before the campaign opened, over 1250 such cards being made.

The prospect card of Albany carried, beside the name and address, the 'phone number, and the business address of the prospect. Coshocton, Ohio, had a prospect card showing the name and address, place of employment, whether married or single, number of dependents without income, taxable property, estimated net worth, yearly income, and a place for remarks. Batavia, N. Y., carried beside name and address, whether owner or tenant, number of acres, occupation, name of employer, annual income, property both real and personal, where born, whether naturalized or not, the name of the wife, number of boys and girls and ages, church affiliation, lodge affiliation, Liberty loan subscriptions, and donations to previous war relief funds.

Springfield, Mass., had two types of prospect card. The first, for the homes division, was made up to show the ward and precinct, street and number, the class and serial number, with spaces for eight names with the surname, then the first name and initial, age, and a column to report subscriptions. This was signed by the solicitor together with his team number and divi-

sion and was made out with carbon duplicate on the typewriter. Those who were to be solicited in groups had a card which showed the class and serial number, the place of business, name, address, occupation; previous subscriptions to Red Cross, Y. M. C. A., K. of C., Jewish Relief, and local hospitals; and space to record the subscription or the reason for refusal; also the name of solicitor, his team number and division. There was, beside, a space in which a rating could be put.

When one approaches the problem of answering the question what a prospect card ought to carry, it is obvious that the more personal information as to a man's name, address, occupation that appears, the more valuable it is to the solicitor in seeking a subscription. It is well to have it carry some class or serial number or both for convenience in recording, so that the office force will not have to copy so many names in recording which team is responsible for certain prospect cards. It should also carry space for the solicitor's name and team number, for the amount of the subscription secured and for the reason for refusal. The question whether it should carry a space for a rating is dealt with in the subsequent section. It is practically certain that if it carries a rating it ought not to carry a record of previous subscriptions. It is quite proper for the record of those subscriptions to be collated for the use of the rating committee, but it is not desirable that they should be recorded on a card which goes to the solicitor. The difficulty in not doing so, however, is a physical one, namely, that it would mean the making out of two sets of cards, one for the use of the rating committee and another for the solicitor.

In the homes division there is not the same need for elaboration because, as already indicated, the work here is chiefly the work of the gleaner and large results cannot be expected. There is no reason therefore that this card should not cover a whole household, save for those to be reached at their places of employment, particularly since the assignment is purely geographical.

The prospect card should always be made out on a typewriter with a carbon duplicate to serve as a master list. Rochester had a double master list, one made up of the names printed alphabetically on sheets fastened on a long counter so that workers could see whether names of friends had been requisitioned by anyone else. The second master list consisted of the duplicates of the cards themselves which were kept in the hands of the team secretary.

Springfield, Mass., had a double master list system. In the first place the prospect cards assigned to each team were charged against that team at headquarters and in the card control book of the regimental secretary. In the second place the carbon duplicates were filed alphabetically according to their classes in large trays which were built for the purpose.

## RATING.

The discussion of what the prospect card should carry leads inevitably to the question whether it should bear the amount which the individual is expected to contribute—that is, whether the prospective givers should be rated. Difference of opinion on this topic is sharp.

Some cities strongly disapproved the practice. Columbus, Ohio, did not use a system of rating and those in charge there feel that it created a great deal of good feeling not to do so. They believe that the atmosphere created by rating will be bad. The method employed in that city was to call in to group meetings on successive days those who might be expected to give fairly large amounts. These were addressed by the vice-president of the war chest, Mr. Fred Miller, who pointed out to them in a remarkable address the problem which the community faced and brought home realization of the fact that if Columbus was to succeed in raising \$3,000,000 persons of large means would have to give at least in accordance with the published scale. Nevertheless, even in Columbus, the prospect cards were looked over with the solicitor, who was given some idea of how much the man might give, though he was specifically and definitely instructed not to mention that amount save insofar as he might do so on the grounds of personal intimacy or in response to a confidential question.

The method was not widely different in Albany. In Albany rating was resorted to, but it was done only as an aid to the solicitor rather than as a suggestion to the prospective subscriber. The idea underlying this was that the solicitor is a salesman and that he ought to have some guide as to what his customer can afford or is likely to want. This information was regarded as confidential and was not to be understood as an assessment or the levy of a tax.

In other cases the rating was used very largely as a method of classifying the cards in order to assist in the creation of competition. This was notably the case in Springfield, Mass. The committee in that city discovered that the problem of team competition had been growing more difficult. The cards were rated, therefore, but not for the purpose of making an assessment nor even primarily for the use of the solicitor, but in order that the teams might have a relatively equal chance in competition with one another. Thus the committee on revision and classification divided the prospect cards into classes from A to F, Class A being made up of large corporations which were expected to give \$3,000 or more; Class B of banks; Class C of individuals of large means who might be expected to make contributions of \$3,000 or more; Class D of individuals such as managers of businesses, superintendents, foremen, merchants, lawyers, etc., and also small firms, partnerships, and

small corporations which might be expected to give less than \$3,000; Class E of employees of large manufacturing, mercantile, contracting, and banking establishments grouped as a unit under the name of the firm; Class F of men and women living at home with no places of business outside. This classification obviously assisted the work of rating and the larger givers were assigned to the so-called "Navy", making certain that each "fleet" got equal amounts of prospects. In like manner industrial plants were divided so that an equal amount of prospects went to each team. This involved a tremendous amount of labor, but analysis of the totals discloses the fact that it succeeded in restoring keen competition.

Springfield not only rated individual cards but also made group ratings, which is a very much simpler process. The method used was to learn the number of employees and the amount of the weekly pay-roll in any given establishment and then virtually to apply the sliding scale to the average pay in that factory or shop. Thus, a concern with five hundred employees who received a total of \$10,000 a week and a concern with a thousand employees who received only \$10,000 a week would have an equal group rating, which would mean that the employees of the first would be called upon to give an average of, say, \$24.00 a year while the employees of the second would be called upon to give an average of only \$12.00 a year. When the ratio of employees to the pay-roll was so low that the wages were obviously unusually high the employees were called upon to give a larger amount in proportion. This, again, was done chiefly for purposes of assignment of prospects among teams. It was frankly stated that "there will be variations in the results obtained of course, as this is not a government assessment but a voluntary offering. If, however, the same general ratio method is used in assessing all factory groups the spirit of competition which we desire to foster will be preserved and encouraged between the teams to which these group cards eventually go." Experience justified that prediction.

Utica, N. Y., rated the cards on the basis of a group system, sorting them into classes and marking in the corner of each the minimum amount which members of that class should contribute. Some of the individuals there felt that this was not the best practice to follow on the ground that class rating has a tendency to emphasize the lowest figure within the class, and if a man sees that he is in the \$5.00 a month class and the next above is a \$10.00 a month class he is more likely to give \$5.00 a month than \$7.00 or \$8.00 as he perhaps should.

The method of reaching the amount which is to be suggested on the prospect card differs as widely as the practice of rating itself. Sometimes the amount is suggested by the census-taker on the basis of his observation of living conditions, etc.

Sometimes it is done by collating the records of previous contributions and taking a total for the year and adding somewhat thereto because of the increased demands. This has the effect of rating a man according to his previous generosity or parsimony rather than his ability. Sometimes it is done by the executive committee on the basis of personal acquaintance and impressions. The most complete and accurate method was used in cities which had a special committee which regarded the work not as something which they were to do themselves but which they were to supervise. In several cities this committee enlisted the assistance of bankers, credit men in the stores, tax assessors, and numerous others in position to have inside information. In consequence, the ratings suggested by these experts, which were checked with what the individuals had done in previous drives, were extraordinarily accurate.

Emphasis should be laid at this point upon the fact that where rating is done it ought to be done in relation to some total—specifically that part of the amount to be raised which the wealthier group should contribute. Mr. H. E. Freeman of Springfield, Ohio, in the preliminary studies for the campaign in that city decided that on the basis of the experience of other localities the fund should be raised in approximately the following proportions: 40% from wage-earners, 30% from larger individual givers, and 30% from corporations. On this basis he analyzed somewhat further and, estimating the number of incomes between various figures, he built a sliding scale which would produce the proper percentage, namely, 30% of the quota. This work was done equally carefully in certain other cities, as will be shown in a subsequent section, but this case illustrates the manner in which, if rating is to be done, it should be done, that is, with a definite goal in mind and not simply arbitrarily or in an effort to get the largest possible amount irrespective of what others are called upon to do.

Where the group quota is fixed thus accurately and where the individual ratings are done expertly, there is very little to complain of. Indeed most givers, as experience indicates, welcome a suggestion as to what their proper shares may be. A published scale of giving is an assistance, but unless it is made too complicated to be generally understood it cannot make provision for the personal circumstances of an individual. On the other hand, rating if done confidentially by able men, is much better than a scale because individual circumstances can be taken into account.

My conclusion with regard to this practice is that it must be done very tenderly. At best it is making somewhat free with a man's private concerns—if there are private concerns any more. If done it involves an obligation that the card when rated by intimate business associates on the basis of confidential information shall not be promiscuously handed about but

shall be assigned only to a discreet person, preferably a friend. This involves a very careful program of requisition and assignment of prospect cards.

Furthermore the rating should be used primarily for purposes of distributing the cards among teams; secondarily as an assistance to the solicitor in making his sale; and finally, and only finally, as a helpful suggestion to the individual. It should never be regarded as an assessment or tax. This does not mean, of course, that a person notably and conspicuously failing to do his share shall not be asked to do more, but it does mean that the solicitor shall not insist upon the individual giving the amount for which he is rated.

#### SUGGESTED AMOUNTS.

Not everybody can be rated. It is only fair to those who are that others should be made acquainted as definitely as possible with their responsibilities if the goal of the campaign is to be reached. To this end many cities have published a sliding scale to serve as a guide, by the use of which the individual may determine his equitable share of the community gift.

As nearly as one can judge these scales have ordinarily been based simply upon a general notion of what various classes of income ought to produce in the way of gifts. Occasionally however an attempt has been made to find a rational basis for the scale which is published. In Columbus the committee had statistics from the Ohio Department of Labor which showed various groups among wage-earners, etc. On the basis of these they figured that if everybody in every factory gave at the ratio of "one to thirty-one"—*i. e.*, roughly 4%—it would produce \$720,000. They did not expect everyone to give, nor did they expect that all who did give would give 4%. Therefore they set the quota of the wage-earners at \$400,000. The quotas of the other classes were not figured with equal care and the results did not entirely justify the estimates which had been made. Dayton, Ohio, attempted after having fixed a war chest goal to make a distribution among the various classes of the community on the basis of wealth, earnings, and other data.

Detroit took great pains in producing a schedule. The committee did no rating at all but depended solely upon the published schedule. They made estimates on the basis of matter gotten from banking institutions, from factory pay-rolls, from Dun and Bradstreet, from the tax list, and from other sources of information. From these investigations they estimated that the income of Detroit was about \$350,000,000, that about \$150,000,000 went to those who earned over \$3,000 a year and \$200,000,000 to the wage group. It was then decided that a fair share for the wage-earners, if the total demand was \$7,000,000, would be \$2,000,000—that is, about 28.6% of the total.

This is to be contrasted with the 40% figure mentioned in the previous section for Springfield, Ohio. When this total of \$2,000,000 was applied to the wage income it appeared that it was roughly 1%, but inasmuch as it was impossible to hope that every wage-earner would give, and since it was certain that some could not give as much as 1%, the committee, in order to reach a 1% average gift for the total wage group, set 2% as the norm and published a scale accordingly. This left \$5,000,000 out of \$7,000,000 as the share of the capital group, and having statistics as to the sorts of income in that group, they made a graduated table making no provision, it ought to be pointed out, for corporation gifts, which the Springfield, Ohio, estimate expected would produce 30% of the total. Youngstown, Ohio, after making estimates figured that the pay-rolls amounted to about \$60,000,000 a year and dividends to about \$60,000,000 a year. The committee then decided that the wage group should pay about 33 1-3% of the total and the capital group 66 2-3%. This amounted, roughly, to 1% of the pay-roll and 2% of the dividends, but there was not the same effort as in Detroit to graduate the scale accurately among the various classes of the capital group.

It is interesting to check these estimates with what was actually produced. In Columbus the wage group produced something like 36% of the total amount and the average gift appears to have been about 2% of a normal wage, or a trifle under. In Rome the wage group produced 22% of the total gift, 80% of the total number of givers, and the average gift appears to have been something like 1.3% of a normal wage. In Rochester the wage group produced 27% of the total amount, 72% of the number of givers, and the average gift was about 1.5% of an average income. In Utica 36% of the total gift came from employees. In Springfield, Ohio, 48% came from employees, as against an expectation of 40%. Corporations, however, appear to have produced not over 20%, as against an expectation of 30%. Dayton, Ohio, set the expectation from wage-earners at about 35% and the realization was about 54% in amount. 72% of the number of givers were in the wage group. Anaconda, Mont., produced 62% of the total amount of its gift from the wage group. These figures thus thrown together are obviously not precisely comparable, because different cities define the term "wage-earners" somewhat differently, though in general they include factory, store, utility, and public employees. Variations in the figures, moreover, are caused by the different types of communities. In some communities the wage group is far more predominant than in others. Again, the differences in the figures reflect the variant distribution of demand upon the several classes of the giving public in different cities. Nevertheless, despite their rough character and despite the fact that many allowances have to be made, the figures have

a real significance for cities which are planning war chests and serve as an index to expectation.

It may be worth while also to give a tabulation of subscriptions by amounts in one or two cities in order to furnish some index of normal distribution. In Syracuse the result of tabulation as of July 2, 1917, was as follows:

<i>Subscriptions</i>	<i>Number</i>	<i>Amount</i>
\$ 0.25	97	\$ 24.25
.50	139	69.50
1.00	530	530.00
<hr/>		
Total	766	\$623.75
<hr/>		
\$ 1.20	88	\$105.60
1.80	7	12.60
2.00	164	328.00
2.40	96	230.40
3.00	952	2,856.00
3.60	3	10.80
4.00	27	108.00
4.80	109	523.20
5.00	520	2,600.00
6.00	1,769	10,614.00
7.20	46	331.20
9.00	260	2,340.00
12.00	22,336	268,032.00
13.00	2,058	26,754.00
<hr/>		
Total	28,435	\$314,845.80
<hr/>		
\$ 15.00	77	1,155.00
18.00	134	2,412.00
24.00	1,620	38,880.00
30.00	81	2,430.00
36.00	246	8,856.00
<hr/>		
Total	2,158	\$ 53,733.00
<hr/>		
\$ 48.00	275	13,200.00
60.00	865	51,900.00
72.00	23	1,656.00
84.00	7	588.00
96.00	79	7,584.00
120.00	412	49,440.00
Difference in Odd Amounts		8,028.98
<hr/>		
Total	1,661	\$132,396.98

<i>Subscriptions</i>	<i>Number</i>	<i>Amount</i>
\$ 144.00	53	7,632.00
200.00	54	10,800.00
240.00	60	14,400.00
300.00	130	39,000.00
323.20	1	323.20
360.00	6	2,160.00
400.00	3	1,200.00
420.00	2	840.00
480.00	7	3,360.00
500.00	20	10,000.00
Difference in Odd Amounts		8,028.98
<hr/>	<hr/>	<hr/>
Total	336	\$ 97,744.18
<hr/>	<hr/>	<hr/>
\$ 600.00	42	\$ 25,200.00
700.00	1	700.00
800.00	2	1,600.00
900.00	6	5,400.00
1,000.00	17	17,000.00
<hr/>	<hr/>	<hr/>
Total	68	\$ 49,900.00
<hr/>	<hr/>	<hr/>
\$ 1,200.00	39	46,800.00
1,303.30	1	1,303.30
1,500.00	2	3,000.00
1,800.00	5	90,000.00
2,000.00	5	10,000.00
2,400.00	9	21,600.00
2,500.00	2	5,000.00
3,000.00	8	24,000.00
3,600.00	2	7,200.00
4,000.00	1	4,000.00
4,800.00	2	9,600.00
5,000.00	4	20,000.00
<hr/>	<hr/>	<hr/>
Total	80	\$161,503.30
<hr/>	<hr/>	<hr/>
\$ 6,000.00	7	42,000.00
7,000.00	1	7,000.00
7,500.00	2	15,000.00
8,650.00	1	8,650.00
9,000.00	1	9,000.00
10,000.00	2	20,000.00
<hr/>	<hr/>	<hr/>
Total	14	\$101,650.00

<i>Subscriptions</i>	<i>Number</i>	<i>Amount</i>
\$12,000.00	9	108,000.00
24,000.00	2	48,000.00
25,000.00	1	25,000.00
30,000.00	1	30,000.00
<hr/> Total	13	\$211,000.00
	Special Bank Dividends	36,000.00
	<i>Grand Total</i>	\$1,159,397.01

In Salem, Mass., the result as of May 31, 1918, for monthly subscriptions only, was as follows:

<i>Subscriptions</i>	<i>Number</i>	<i>Amount</i>
\$ .25	1161	\$ 290.25
.50	535	267.50
.75	2	1.50
1.00	6756	6,756.00
<hr/> Total	8454	\$ 7,315.25
\$ 1.25	9	11.25
1.50	57	85.50
1.75	1	1.75
2.00	332	664.00
2.50	38	95.00
3.00	73	219.00
3.25	2	6.50
3.33	2	6.66
3.34	1	3.34
3.50	2	7.00
4.00	39	156.00
4.50	2	9.00
4.70	1	4.70
5.00	204	1,020.00
6.00	11	66.00
7.00	3	21.00
7.50	1	7.50
8.00	9	72.00
8.50	1	8.50
10.00	84	840.00
12.00	2	24.00
12.50	8	100.00
<hr/> Total	882	\$ 3,428.70

<i>Subscriptions</i>	<i>Number</i>	<i>Amount</i>
15.00	19	285.00
16.00	2	32.00
20.00	14	280.00
20.75	1	20.75
21.00	1	21.00
25.00	35	875.00
30.00	6	180.00
35.00	4	140.00
37.50	2	75.00
40.00	2	80.00
45.00	1	45.00
<hr/>	<hr/>	<hr/>
Total	87	\$ 2,033.75
<hr/>	<hr/>	<hr/>
\$ 50.00	17	850.00
60.00	3	180.00
75.00	2	150.00
100.00	13	1,300.00
125.00	1	125.00
<hr/>	<hr/>	<hr/>
Total	36	\$ 2,605.00
<hr/>	<hr/>	<hr/>
\$ 200.00	3	\$ 600.00
250.00	4	1,000.00
300.00	3	900.00
500.00	3	1,500.00
<hr/>	<hr/>	<hr/>
Total	13	\$ 4,000.00
Difference in Odd Amounts		\$ 419.00
<hr/>	<hr/>	<hr/>
<i>Grand Total</i>		\$ 19,801.70

In making up scales it is probably not possible, nor is it advisable, to have absolute uniformity among communities which adopt war chests. In each individual case there should be a careful statistical study along the lines suggested in the cases of Springfield, Ohio, and Detroit. This requires a man or group of men of large ability and much patience. In the second place, care must be taken to set the demand upon labor low enough and the demand upon capital high enough so as not to alienate the mass of givers. It should be remembered, too, that this scale ought to be drawn on such a basis that in the pressure for 100% subscriptions among working men no serious hardship will be wrought. There is no benefit—there is indeed real harm—in taking subscriptions for larger amounts than the subscribers ought to give. It is further desirable and necessary when a schedule is published that it be made absolutely

clear that it is not an income tax but simply a helpful suggestion; and it is unwise to incorporate in the pledge card a statement to the effect that the pledge is such and such a per cent. of the individual's income because that would be inequitable in certain cases. Instead the plan should be followed which has been used in many cities, namely, to make an explicit statement that the table is for suggestive purposes only. York, Pa., published a scale of great flexibility, showing for example that earnings from \$65.00 to \$100.00 a month should produce in normal cases from \$8.00 to \$18.00 a year and the committee published with the scale the following statement:

"Remember that we do not mean to fix contributions from individuals, employers, or employees. That would be absurd or at least subject to just resentment. But we do mean that contributions by employees, employers, and people of independent means will have to average something like what is indicated in order to obtain the full quota due from York and York County for war relief work.\* \* \* Due allowance must always be made for large families of small children, and for sickness, and sometimes for both. So that many who have fewer dependents will necessarily have to give generously and patriotically more than would otherwise be their proportion."

Ordinarily the published statement is not quite so explicit but the York statement furnishes a fair example of what does pervade most and should pervade all. Rochester covered still another point by saying at the end of its scale:

"It is perfectly well known to the community that there are many people in Rochester who have been giving in larger proportions than the above standard and will continue to do so. The public should therefore distinctly understand that the contribution list when published does not furnish a key to the subscriber's income."

There has been a good deal of discussion concerning whether schedules ought to be put at a higher figure than the normal contribution can be expected to be or whether they should present an accurate reflection of the statistical studies. It has been insisted by some that the "one to thirty-one" slogan, which calls for 4%, is a mark to be shot at rather than a practicable ideal. As already indicated, the workmen of Columbus appear to have given an average of about 2% of their wages, which would tend to substantiate to that extent the argument that the "one to thirty-one" slogan represents a very heavy demand. On the other hand, the advocates of the 4% basis feel that it has good psychological value, that it lends itself so remarkably to the appeal that it ought to be retained, and that it is, moreover, a move in the direction of bringing the public to understand the sacrifices which are going to be necessary as the war assumes for America a more acutely personal stage.

On the other hand, Detroit, Rochester, and certain other cities attempted to build scales, not as marks to be shot at, but as practical possibilities. From this point of view it seems fair on the basis of experience to say that the 2% minimum is realized in practice better than the 4%.

Springfield, Mass., in publishing a sliding scale did not do it entirely officially. At the beginning of the campaign there was no such scale, but a group of individuals got together, drew up a scale and signed it. It was then published with the statement. "The undersigned, with the sole desire of establishing for himself and for others an equitable basis of giving, endorses the following schedule and in his own case agrees to be bound to give the percentage of his income as called for in this table." It was drawn by a group of men of large means, and scrutiny of it will demonstrate that it rises at a fairly rapid rate, so that they cannot be accused of attempting to dodge their responsibilities. This plan was effective in giving the scale prestige and reality. The same end has been attained in other cities by having all those who became solicitors agree to give in accordance with the schedule. It is worth while, wherever possible, to adopt some such means as these to give the scale greater authority or influence than its simple publication will ensure.

When one attempts to collate the various scales which have been published it appears that there is a great variety. Looking first at the minimum request, which may roughly be said to be that which is asked from the wage-earner, it appears that there is variation all the way from  $\frac{1}{2}\%$  to 4%. Kalamazoo called for only  $\frac{1}{2}\%$ , Sheboygan for  $\frac{3}{4}\%$ . Most of those which reported used 1%, Ashland  $1\frac{1}{4}\%$  and two cities  $1\frac{1}{2}\%$ . A number of cities, including some of the most successful, among them Detroit and Rochester, adopted 2%. Kane, Pa., used 3% and several, including Columbus, Indianapolis, Philadelphia, Springfield, Mass., and Springfield, Ohio, 4%.

A study of the relative speed with which these various schedules rise shows that there is as great difference in this matter as in the matter of the minimum. Some cities have simply a flat rate. Albuquerque, N. M., appears to have asked for 1% from everyone whatever his income might be. Ely, Minn., appears to have asked everyone, irrespective of income, to give \$1.00 a month. Norwalk, Ohio, called for an hour a week, which is not a flat rate only if it is assumed that people of higher income work a less number of hours than those of less income.

In order to get a rough standard one may say that those are slow-rising which reach 5% at \$20,000. Such cities are Akron, Ambridge (which has a 3% maximum), Anaconda, Burlington, Crawfordsville, Dayton, and Detroit. Others are very much more rapid in the ascent and call for 10% at \$10,000.

Such are Albany, Ashland, Indianapolis, Meriden, Rome, Salem, and others. These are mentioned simply as examples, for there are many more. It indicates, however, the diversity which is, with all proper allowance for variant conditions in individual localities, somewhat greater than the situation warrants if the burden is to be equitably distributed.

In many cases a special effort has been made to give a separate index with regard to what farmers should do. Albion, Mich., figured that the farmers should give 20c a month on each \$1,000 worth of property, but reported after the campaign that this figure had not proved wholly satisfactory in operation. Coshocton, Ohio, called upon the farmers to give 1% of their total taxable property. Crawfordsville, Indiana, stated that "where the income from farm land cannot be distinctly determined the contribution shall be not less than 25c per acre." Houghton, Mich., published a scale on the basis of acreage which read as follows:

"Forty acres partially cleared, 25c.; forty acres cleared and cultivated, 50c.; forty to eighty acres partially cleared, 50c.; forty to eighty acres almost all cleared and cultivated, 75c.; eighty acres or over partially cleared and cultivated, \$1.00. The above amounts are the minimum subscriptions expected and pledges for more than \$1.00 per month will be welcomed."

Newberry, Mich., called for farmers to give at least \$5.00 a year and an additional amount in proportion to the valuations of clearings, which was to be set by each local committee for its own group. Sheboygan published the statement that "farmers are to contribute on the basis of their assessed valuation of property and other sources of income, after making due allowance for special conditions and indebtedness, at a rate of percentage to be determined by each township."

Inquiry as to the number of individuals who lived up to the scale in making their subscriptions shows that in general—as would be expected—the more conservatively drawn scales brought larger percentages of those who gave as much or more than the scale called for than did those which were more radical in their drafting.

There is one objection to the publication of a schedule which is urged in many cities, namely, that it has a tendency if drawn on the basis of calling for amounts which may be reasonably expected in normal cases to put the emphasis on the minimum in each group. A number of cities have warned that carelessness in the statement with regard to the schedule had led people whose circumstances were such that they were able to give beyond it to neglect to do so. On the other hand, cities which were more careful in their statements indicate that this difficulty can be avoided.

The general conclusion therefore must be that the sliding scale is valuable in proportion to the care exercised in its drafting, the tact with which it is presented, and the manner in which it is combined with other methods, whether memberships, or ratings, or appeals on the basis of time.

#### BASIS OF PLEDGE.

Closely integrated with the subject of suggested amounts is the matter of the basis of the pledge.

Many cities, as indicated in the previous section, publish sliding scales. Normally this is done only as a suggestion. Occasionally, however, subscribers are asked to make a pledge that they are giving in accordance with the published schedules, which makes them not merely suggested amounts but actual bases for pledges. Where this has been carried to its logical conclusion it has reduced the matter practically to becoming a tax. Fortunately this is done in only very few cities.

Some war chests ask their subscribers to make their pledges on the basis of time, the ordinary time being one-half hour or one hour a week. Those using an hour are, among others, Akron, Ohio, Billings, Mont., Cumberland, Md., Lockport, N. Y., Rochester, N. Y. Among those using one-half hour are Batavia, Ill., Burlington, Iowa, Butte, Mont., Elkhart, Ind., Kenosha, Wis., Michigan City, Ind., Newberry, Racine, Wis., Sycamore, Ill., Tonawanda, N. Y., and Youngstown, O. One community, Newark, N. Y., uses one and one-half hours as the basis of its giving. These of course are readily reduced to percentages. Roughly speaking, the one-half hour represents 1%, an hour 2%, and an hour and a half 3%. Most of the cities which use this time advertising do it only as a suggestion or in combination with other plans. But a few make the pledge rest upon this exclusively and in such cases it is no longer a suggested amount but the real basis of pledge.

A few cities have used the time slogan expressed in terms of days. Columbus originated the "one to thirty-one" slogan, which calls upon a man to give one day's pay each month. That plan has been followed by most of the cities which make their appeals on the basis of days, for example, by Newark, Ohio, Oil City, Pa., Philadelphia, Sidney, Ohio, and Springfield, Vt. Ambridge, Pa., used the idea of four days a year, one day a quarter, *i. e.*, "one to ninety-one." These, like the hour slogan, are readily translated into percentages; one to thirty-one being practically 4% and four days a year being 1%, roughly. Usually these are simply employed as methods of suggesting amounts. Only rarely is either of them made the real basis for the pledge.

Many cities make the basis of their pledge an agreement to join a membership association. These memberships are normally \$1.00 a month, though there are a few instances, as for

example Montpelier, Vt., and Westbrook, Me., where the membership fee is 50c. a month. In all but one or two cases the pledge consists in an agreement to take out a certain number of memberships. In one case however a person was asked to take out only one membership.

Usually when an individual takes out a number of memberships he receives only one vote in the association, regardless of the number of memberships for which he may have subscribed. Occasionally, however, every individual is given as many votes in the association as he has memberships.

In several instances the membership plan is the sole reliance of the organization. Ordinarily, however, where this is made the basis of the pledge some other means of suggesting the amount which the individual ought to give is adopted, either a sliding scale showing percentage of income, or an amount of time, or a rating. In such cases as these latter there is occasionally no definite membership fee but all subscribers become members. Illustrations of such cases are Attleboro and Springfield, Mass.

Other cities have adopted other names, which amount practically to a membership basis of the pledge. Brattleboro, Vt., calls its memberships "enlistments". Ilion and Mohawk speak of "shares". These all amount in practice to the membership plan.

A few cities had special memberships for children. For this Attleboro worked out a somewhat elaborate plan. In Springfield, Mass., the idea was improvised during the campaign. Some, for example Sheboygan, set a minimum subscription for children from six to twelve years of 50c. a year and from twelve to sixteen years of \$1.00 a year. The Tarrytowns had a junior membership for those under twenty-one years of age of \$4.00, no other amount being allowed, either more or less. Westbrook, Maine, had a children's membership of 50c. One or two have had a sliding scale by which those in the higher grades paid more than those in the lower.

Many cities have adopted none of the foregoing bases for their pledges but simply call for an offering without relation to memberships, percentages, or any other fixed plan. They may publish appeals of various sorts with amounts suggested but they have no basis on which the pledge is taken.

The conclusions which have been reached as a result of the study of the material which has come in on this subject are, in the first place, that the straight membership plan is on the whole one of doubtful value, particularly when used exclusively and with a definite amount, although it ought to be said at once that Syracuse succeeded under those circumstances. It seems, however, that there is a tendency under this plan, which was revealed even in Syracuse the first year and which has been

evident in other places, to over-emphasize the \$1.00 subscription. It is not, on the other hand, a bad plan to have a membership association on the plan adopted by Attleboro and Springfield, Mass., where all subscribers became members. This opens the way for popular control for which, though it does not yet appear to have been needed in any city, it is wise to provide. Under this plan all members should have equal voting privileges irrespective of the amount subscribed.

The conclusions with regard to the wisdom of publishing a sliding scale as a suggestion for giving have been set forth in detail under the preceding section. It may be said that such a scale has not the same value as the basis of pledge. Its use in that manner reduces the subscription virtually to a tax, precludes proper variation for individual circumstances, and for these and other reasons which readily suggest themselves is distinctly unwise. The use of time or a number of days as a suggestion for giving has the advantage of being a simple way of expressing percentages. It lends itself readily to advertising and publicity generally. When, on the other hand, it is used as a basis of pledge it opens the way for the patriotic half-hour or hour of special exercises in the schools and serves as a method of keeping public interest alive. It makes for uniformity in everyone's giving, though this is of doubtful value because it involves the abandonment of the principle of graduated giving, unless the half-hour or hour or day slogan is used simply for the wage earners and careful rating or a sliding scale is used for those with incomes above those of the wage earning class. This plan has, moreover, the weakness that in some instances it will fail to allow sufficiently for individual circumstances. Where adopted, therefore, caution must be exercised to see that it is not pushed too far. In one Middle Western city this caution was neglected in a few factories, the consequence being that some subscribers later asked the war chest officers to allow them to reduce the amounts of their subscriptions, requests which were promptly acceded to. The use of this plan also develops certain problems of bookkeeping and collecting—for example how to figure out the amount of money made in a given hour, etc., which is dealt with under the heading, "The Patriotic Half Hour."

The question of whether or not a minimum amount should be set has been very much debated. Those in control of the war chest in Syracuse feel very strongly that whoever cannot afford to give \$1.00 a month ought not to be asked to give at all, though they may be permitted to do so. Some cities will not even permit a gift of less than \$12.00 a year. On the other hand, the matter of a minimum was very thoroughly thrashed out in Rochester and the conclusion was reached that in many cases, particularly those of girls employed in department stores, telephone exchanges, etc., who are already buying Liberty Bonds

and War Savings Stamps, it is unfair to ask them to give \$1.00 a month or in some cases even 50c. a month. Yet the committee did not want to deprive them of participation in the great community enterprise and, in consequence they set no minimum.

It seems to be a reasonable conclusion that collection at the source, which renders delinquency practically impossible and which also simplifies bookkeeping, makes it less necessary for the enforcement of a minimum among the wage group. For the general public it is perhaps wise to have a published minimum but to accept gifts for less amounts from those who cannot afford to give that much and to accept no other gifts, everyone giving as much as the published minimum being required to make out his subscription card. Those who give less than \$12.00 should have neither button nor window card nor be enrolled as members. This plan avoids encouragement of too small giving, yet does not exclude those of slender means from participation.

#### FORM OF CONTRIBUTION.

Broadly speaking, there are just two forms of contribution to the war chest. The first is an outright gift and the second a subscription. A number of places have forbidden the acceptance of gifts under the operation of the slogan "stand up and be counted." Some cities have gone so far as to return anonymous gifts because they believe if people are allowed to discharge their obligations without putting themselves on record, the result would be that many would fail to do all they should. This practice was followed by Albany, Cleveland, Rochester, Springfield, O., and few other places that reported. In general, however, cities have allowed gifts to be made, though a few of them reported that they did not regard it as desirable and regretted having done so. One city allowed gifts from those who were not regular residents. Others "threw the town open" in the last day or two of the drive and accepted gifts. Cleveland was an instance of that. Easton, Pa., took up general collections at the big war chest set up in the square. One day the big chest was put on a truck and sent around the city and towards the latter part of the campaign girls with miniature war chests stood on the streets to accept gifts. Other cities allowed gifts from clubs and lodges. This is a plan of extremely doubtful value because it gives individuals an opportunity to say they have subscribed through their club, though they may have done very little. In other cases it makes men subscribe twice. It is not improper to use clubs, etc., as collection agencies but all subscriptions should be individual subscriptions, save in the cases of corporations or businesses. Two or three cities, notably Syracuse and Dundee, allowed gifts only from those who could not afford one dollar a month. They did not want to deprive such people of a part in the community effort and while

such givers were not enrolled as members of the association and were not given a pin or window card, the gift was nevertheless gratefully accepted.

Occasionally there is a person who wishes to make a really sacrificial gift but who does not wish to sign a subscription paper or have the matter known. The number of legitimate cases of this sort in any town is usually very small. Nevertheless a few cities took pains to meet the desires of such by allowing them to put the pledge card, when filled out, in an envelope marked "confidential", which was not to be opened by the solicitor nor was the name to be published, though the amount had to be known to the executive committee and might come under the hand of the revision committee who, in turn, might take up the matter with the subscriber. Another city, Racine, did not take quite such elaborate means but had a space on the pledge card where a person who objected to having his name put in the paper might put a cross to indicate his desire.

A study of the evidence convinces one that the emphasis should be put on subscription and not on gifts. This does not prevent one from making his entire payment at once but it does mean that it should be possible for the executive committee, at all events, to know the names of contributors and the amounts. To that end it is advisable to prohibit gifts save in such instances where a person is not able to give the minimum amount, if one is set. In such cases a gift should not be solicited but should be permitted.

A large number of cities take weekly subscriptions and a few limit all subscribers to the weekly plan. On the whole, this seems undesirable because it involves a great deal of book-keeping and considerable nuisance to individuals who make payments with a consequent tendency to delinquency.

Practically all war chests provide for subscriptions on a monthly basis and a considerable number do not allow any other form. The reasons advanced for the use of monthly payments exclusively are, first, that in every case a man will be able to give more if his payments are distributed throughout the year than if he makes but a single payment or two or four payments. This argument is unsound since persons who derive their incomes from investment frequently find themselves better able to pay quarterly, semi-annually or even annually. The second reason for employing monthly pledges exclusively is that in case more money is raised by the war chest than necessary, the executive committee may suspend payment in any given month until demand catches up to supply and in order to have this operate fairly in every case there must be a single uniform method of subscription.

To some extent it may be argued that the same is true if a war chest finds its resources inadequate and is compelled to make a new campaign within a year. It seems sufficiently

clear, however, that those who adopt annual, or semi-annual, or quarterly payments are those best able to give and that, consequently, no very severe injustice will be wrought. There is therefore no adequate reason why subscriptions should be taken exclusively on a monthly basis, especially since the Crawfordsville plan of omitting a payment has not been extensively followed and is not likely to be, particularly when the duration of the pledge is but a single year. It should be noted that this report recommends that over-subscriptions be made in case there is a surplus which practically destroys the basis for this practice.

Very few war chests have laid any emphasis on semi-annual payments but several have put a very large amount of stress on annual payments. Usually in this latter case the subscriptions have been taken on some other basis and then a campaign staged, after the subscription lists have been completed, to encourage all those who can to pay up the entire face of their subscriptions at once, both to simplify bookkeeping and to prevent any possibility of delinquency. Various odd periods of payment have been adopted, such as ten equal payments or two installments, but not semi-annual, or four installments, but not quarterly. These are simply sporadic instances.

Broadly speaking, it seems that when the emphasis is put on subscription as against gift, a great deal of latitude should be allowed between monthly, quarterly, semi-annual, and annual payments. The more payments are broken up in this way, the simpler the bookkeeping will be because the number of transactions will be materially reduced.

#### PLEDGE FORMS.

There is no uniform or standard pledge. While one may, by careful sorting, discover certain families among the pledge cards each running back to some common ancestor among the earlier war chests, individuals within these families show marked differences in form and spirit. Pledges may roughly be grouped into three categories; first, those which constitute a binding legal obligation, second, a simple subscription, and third, those of an enlistment type.

It develops that the legal form of pledge has been used in only a small percentage of cities, among them, however, Cleveland, Dayton, Indianapolis, Philadelphia, and others almost as well known. This form has certain advantages. It has the advantage of making the subscriber understand at the outset that he is undertaking a real obligation; it has the advantage at the other end of calling to the mind of any who may have signed subscriptions in bad faith that they are not entirely free to repudiate their pledges.

Some of these pledges of legal form can be collected from a man's estate in case he should die before the expiration of the

period mentioned on the face of the pledge. Others of them, however, make a definite statement that they shall be cancelled in case of the death and occasionally, also, the removal of the subscriber.

Turning to the second general form, namely, a straight subscription, it may be said that a smaller percentage use this than would normally be expected, perhaps, because committees have been eager, even in the matter of pledge forms, to emphasize the patriotic character of the war chest.

A good many of this type carry the privilege of cancellation as do one or two of those of legal form and some of the enlistment type. This practice of allowing an individual to sign a card which specifically reserves the privilege of cancelling his pledge, emphasizes the voluntary nature of the subscription and destroys any shadow of serious pressure in most cases. Pledge cards which provide for cancellation are, among others, Attleboro, Lexington, Melrose, and Northampton, Mass., Kenosha and Racine, Wis.

The third form, the enlistment type, frequently reads something as follows: "I hereby pledge my patriotism and service to the cause of my country and my moral support to the objects and aims of the war chest." This type is distinctly the most popular and shows the greatest similarity among the various forms in which it appears.

There is as much variation in detail as there is in the general form of pledge cards. It appears that perhaps one half contain an authorization to the executive committee or other body to expend the amount subscribed as their judgment may dictate. The wording is varied somewhat in different cities but normally runs about as follows: "I hereby authorize the executive committee of the war chest to expend my subscription for such war needs as to them seems best." If proper by-laws have been drawn up in advance, any such authorization is unnecessary, particularly if the war chest is organized as a membership association, but it is by no means unwise to include it.

The pledge card always ought to carry conspicuously on its face the varieties of payment which are possible for the individual. Perhaps a majority provide such an option. Occasionally it is done by having a separate pledge form for each manner of payment. Frequently it is done simply by leaving a blank, a plan which is not wholly to be commended inasmuch as the purpose of the blank is not always obvious to many subscribers and many more are careless in filling in blanks. Some cards have the various possibilities—annually, semi-annually, quarterly, and monthly—printed along in a straight line in ordinary type, and request the subscriber to cross out those which are not needed. This has the disadvantage of not being sufficiently conspicuous; subscribers too frequently neglect to do

as asked. Probably the best method, one used in a large number of cities, is to print this option separately in a conspicuous position where one can checkmark one of the four possibilities.

One or two allow only weekly payments, a number only monthly, one or two only quarterly, and one semi-annually. As pointed out elsewhere, the best plan is to allow an option among annual, semi-annual, quarterly, and monthly payments but to exclude weekly payments.

A large majority of the cities provide on the face of one or other of their pledge forms an authorization to the employer to deduct the amount of the pledge from the employee's pay envelope. Two or three cities have adopted the plan of having separate coupon for this authorization attached to the regular pledge card. This was done in Amsterdam and Utica. In the latter city some of those in charge believed it would be wise in adopting this plan to use good stock and rule the back of the authorization coupon so that it could be used as a record card to be kept by the factory. This idea is one of considerable merit because, in the first place, it allows the war chest headquarters to keep the original pledge card in its own file and at the same time leave to the factory a proper card on which it may record the deductions so that in case a man leaves their employ and the factory record is sent to the war chest office as part of the labor turnover program, all such cards will be uniform. In the second place it is conspicuously fair because it requires separate signature on the part of the workman and there is no chance that he will overlook the authorization in the considerable body of printing on the regular pledge card.

Some of the pledge cards specify how often the deduction is to be made. Most of them state that it is to be made weekly, a few monthly, and some give an option. The matter of proper practice in this regard is dealt with elsewhere but in general it may be said that if the deduction is to be made each pay day and the money sent to the war chest but once a month, careful statement is requisite because of the fact that in some months there are more than four pay days and it is not wise to ask the factories to deduct one fifth each week in those months. The statement needs therefore to be sufficiently explicit so the workman will not be led to think there will be a deduction fifty two weeks in the year instead of forty eight and so that the paymaster, on the other hand, will not be left in doubt whether he must take out one fifth of the monthly pledge each pay day in those months or simply one quarter on four of the pay days and nothing on the fifth. The pledge therefore should be on the monthly basis, the deduction made each pay day, save when there are five in the month, in which case there should be four deductions.

Certain of the pledge forms provide for collection by labor unions. The form for this requires no comment as the practice

of making use of unions as collection agencies is dealt with in another place.

A number of cities have printed on their pledge forms a percentage or period of time as the basis of contribution. For reasons set forth in other places in this report, that practice is not desirable. Its operation has been somewhat limited but it is fair to say that some successfully conducted war chests have used it.

A relatively small number of war chests offer on the pledge form an option between subscribing for the period of the war or for one year. In view of the discussion elsewhere in this report to the effect that taking pledges for the duration of the war is unwise, this needs no further comment.

Occasionally the matter of Red Cross membership is incorporated on the pledge card. In one or two instances the statement is made that the first dollar paid is to take care of the membership; in another case the statement is made that membership shall follow after the third dollar is paid. In one instance for every two dollars paid an individual may designate membership for someone, presumably a member of his family. In view of what is said elsewhere, it seems wise to leave any reference to this off the pledge card.

A very considerable number of cities have ruled the backs of the pledge cards in order to use them as ledger cards. The objections to this plan are set forth elsewhere and need not be reviewed here. Still other cities have used the backs of pledge cards as prospect cards, a plan which is not advisable since they may carry confidential information which it is not always desirable that the prospect should see, and because they may need to be used again in other connections where it would be distinctly undesirable to pass out pledge cards lest they be lost or rumpled. On the whole, therefore, it seems better to have a prospect card separate from the pledge form.

A few cities have numbered their subscription cards from various motives, one using an attached coupon with identical number as a receipt for money collected, others plan to use them for ledger cards. The use of numbered cards, however, particularly in cities of considerable size, involves a great many difficulties and is not worth the effort involved. It may become desirable to number them for various purposes after the subscription has been taken, but there appears to be no good reason for sending them out numbered.

Many cities provide for making a carbon copy of the pledge, either in order that one may be kept by the subscriber as a memorandum, or in order that one may be deposited with the bank or factory through which collections are to be made; the other copy in every case goes to the war chest office.

Detroit, instead of having a separate pledge card for each employee within a factory, had simply a sheet with an appro-

priate pledge form at the top, authorizing the employer to deduct the face of the pledge. Below there was space for names and addresses. This plan made it possible for employees to see what their fellows had done and readily centered attention upon any who refused to subscribe or subscribed in meagre amounts. In a city, however, which does not intend to use the Detroit underwriting plan, there are serious disadvantages in this method, and its only value in such cases comes from its usefulness for purposes of exerting moral pressure in the direction of subscribing and subscribing adequately.

Some pledge forms are so unique that they call for separate mention. Deer Lodge County war chest fund, with headquarters at Anaconda, Montana, had a card providing space at top for name, address, telephone number, factory number, occupation, place of business, whether married or single, and number of dependents. Beneath was a pledge form with four options—the amount to be deducted by employer, agreement to pay at the war chest headquarters, authorization to a bank to make payment, agreement to pay through a union. The space for signature was below and then blanks for recording Liberty bond purchases up to the twentieth issue, also for war saving stamps, and a space for remarks. At the bottom of the card there was recorded the division, district supervisor, the captain, and the lieutenant who took the pledge. The back of the card was a ledger form.

Boyd County, with headquarters at Ashland, Ky., had a pledge in the shape of a booklet, the front cover of which carried a pledge form with date, residence and business 'phones, residence and business addresses, witness, and number. The back page had authorization to the employer to substitute a coupon each month for that part of his pay which the individual had subscribed, and an authorization to a bank to honor one of the coupons each month. The inside of the booklet was a sheet of coupons on which the amount of the payment and the number could be stamped. This could be left with the employer to put in pay envelopes as a substitute for part of the subscriber's wages, or could be left with the bank to enclose with his statement, or could be taken by the subscriber who paid direct to the war chest office.

Nutley, N. J., conducted a mail solicitation and the pledge form was on a postcard which carried the subscriber's name, address and a list of amounts, around one of which the subscriber might draw a circle to indicate the amount of his subscription.

A great many had separate forms for individual subscribers, employees, bank pledge cards, union cards, percentage cards, etc., some cities having as many as six or seven forms, becoming very complex indeed. Generally speaking, both from

the point of view of handling supplies and from the points of view of economy and public understanding, it is better to have as few forms as possible.

A few cities had a special form known as the employer's equal giving card. That used by Attleboro read: "Beginning June 1, 1918 we hereby agree to deposit weekly with the Attleboro war chest all money deducted by us from our employees wages on account of war chest pledges, together with an equal amount as this company's contribution to the fund. We will endeavor to secure a pledge from each person in our employ now and those we may employ for the duration of this agreement, furnishing the war chest office with a list of the names and total amount paid weekly." As pointed out elsewhere, this pledge has the weakness of making the employer's payments vary, a practice which does not facilitate clear or simple bookkeeping. One or two cities, notably Burlington, Iowa, incorporated in their pledge form, which was presented to employees, a statement that the subscription was conditional on the subscription by the employer of an amount equal to the total subscription of all his employees.

Springfield, Mass., had the employer retain the pledge cards of his employees and send to the war chest a letter of advice giving a list of the contributors and amounts. This letter of advice was made in duplicate and contained an agreement "to use our best efforts to collect these pledges and remit monthly to the treasurer" with the understanding, however, that "liability is limited to the safe transmission of the funds collected by us and that no responsibility for the payment of the pledges is assumed by us." The actual pledge card was sent to the war chest office only when the employee left his service.

Three or four cities, notably Mitchell, South Dakota, and Racine, Wisconsin, incorporated in the pledge form an affirmation either that the pledge was not less than the individual's fair share or that the subscription amounted at least to a certain percentage of income.

There are just two or three things that experience has indicated ought to be carefully avoided in making up pledge cards and which, though in themselves trivial, may cause a good deal of trouble. In the first place, do not use blue pledge cards because of the difficulty of reading them. One city which used that color reported many dollars lost as a result of wasted time. In the second place many pledge cards fail to make absolutely clear whether the amount which the subscriber enters is the amount of a monthly payment or the total amount of the pledge; for example, one pledge card read as follows—"I agree to pay monthly for one year to the treasurer the sum of.....dollars. I agree to make my payments monthly, quarterly, semi-annually." Many subscribers put the monthly amount in the blank, many others put the yearly amount in the blank, the result being that

it was impossible to tell what any individual subscriber actually intended. In every case the pledge card should state distinctly the total amount of the pledge and the method of payment. It is not necessary that it should state the amount to be paid at each installment. Some cities have urged that more will be subscribed if the total does not appear. If that argument appears sound, communities ought to provide a separate card for each manner of payment—whether monthly, quarterly or semi-annual—otherwise many will agree to pay five dollars but despite everything will neglect to state whether it is five dollars annually, quarterly or monthly. In the third place it is very wise indeed to have the solicitor re-write the name of the subscriber, though he may not write any better than the subscriber the chances of reading a name which is almost illegible are better if you have two copies from which to guess.

A suggested pledge form follows:

---

Name ..... Clock No. ....  
Employer ..... Installment \$ .....  
Total Payable \$ ..... 'Phone .....  
Address ..... Method .....

---

(Do not write above this line.)

As evidence of my interest in the work of the war auxiliary agencies, and in consideration of the gifts of others, I agree to pay the total sum of ..... dollars to the Treasurer, within the period of one year in equal installments. payable

annually (      )  
semi-annually (      ) (Mark X the manner of payment  
quarterly (      ) you prefer.)  
monthly (      )

I hereby authorize the Executive Committee to expend my subscription in accordance with the by-laws of the War Chest Association.

Signature .....  
Residence 'Phone ..... Home address .....  
Obtained by ..... Firm name of Employer .....  
Team No. ..... Employer's business address .....  
Clock No. ....

---

(Solicitor must print subscriber's name on above line.)

#### COUPON 1.

I hereby authorize and request my employer to deduct equal installments of the above pledge four times each month until the full amount has been paid.

Name .....

(To be retained by employer.) Address .....

Clock No. ....

(Reverse side to carry ruled\* ledger form with 48 spaces.)

#### COUPON 2.

I hereby authorize the..... Bank to honor official receipts for a total of....., payable each month in equal installments.

Name .....

(To be retained by bank.) Address .....

'Phone .....

(Reverse side to carry ruled spaces for bank to check 12 payments.)

#### COUPON 3 (County form)

I agree to pay the above pledges promptly on the first of each month at.....

Name .....

Address .....

'Phone .....

#### DESIGNATED GIFTS.

One of the most frequently used arguments against the war chest has been that persons have interests in individual organizations and that in consequence they will not heartily support a war chest. The executive manager of the Massachusetts Committee of Public Safety argued as follows:

"Tom Jones may well wish to invest every dollar he can afford for the benefit of the Y. M. C. A., while Charles Smith is equally anxious that every bit of his savings go to forward the work of the Red Cross, Knights of Columbus, the Young Men's Hebrew Association, or kindred organizations. It is human nature for a man or woman to wish to have something to say about where his money goes and just what it is to be used for when he contributes it. \* \* \* Therefore, if my supposition is correct, people would contribute very much less through the war chest than they would directly."

Mr. L. Wilbur Messer of the Chicago Y. M. C. A., stated that under the war chest plan a man could not order his money

"used for a special cause in which he is particularly interested. He will merely contribute to a nebulous blanket of so-called 'good causes'."

The argument is really that the war chest has neglected to understand the sentimental side of the matter of giving, that the war chest movement overlooks the fact that the various agencies have each their own constituencies, that there are some people whose main interest is in the Red Cross, others who as Catholics prefer to give their all to the Knights of Columbus, etc.

So far as can be ascertained this argument has never pretended to rest upon concrete experience but has always been based upon a chain of reasoning from analogy, from psychology, at all events never on anything save a theoretical foundation. In the course of the investigation which is the basis of this report a bona fide endeavor was made to gather the experience of cities in this matter.

The results of that effort have been to demonstrate in the first place that the indictment was drawn with too sweeping a hand. It is by no means true that all cities prohibited the designation of gifts. Many cities recognized this factor and made provision for it. Detroit was particularly explicit. Its publicity contained the following statement: "Subscribers may designate the war or local organization to be benefited by their contributions and the proportion each is to receive." And in its "question and answer" publicity there appeared the following: "Can the giver designate the organizations to which he wishes to give? Yes." Cairo, Illinois, instructed those who had objections to contributing money to any one or more organizations included in the list to make their wishes known to the board of control. Lexington, Mass., instructed its solicitors to the effect that, while monthly pledges were preferred without restrictions, if a member of the war chest association desired to give to a special object he might write it on the pledge. Northampton, Mass., in its publicity instructions said subscribers "can designate one or more objects where their contributions are to be used." Other cities while not so explicit in advertising the matter, leaving the initiative in the matter of designating a gift with the interested individual, did permit it without objection. Still others, though they advised against it, permitted it. For example, Nutley, N. J., had a line on the pledge card marked "special", to be used by the subscriber "for limitations to be put on the use of the subscriber's money—such as 'for Red Cross only', 'for Y. M. C. A. or K. of C. only,' or such limitations as 'not to be used for Y. W. C. A.,' 'not to be used for Red Cross or Boy Scouts, etc.' Do not accept such limitations on subscriptions if you can avoid it. This provision is only made to be used in the event that a subscriber will not

make a regular unlimited subscription." These serve as fairly typical examples of the different practices which have been adopted in cities which permitted the designation of gifts.

Rather than make any general statement about this matter it is deemed best to repeat at this point exactly what each city reported on the subject in response to the question whether designated gifts were permitted, and, if so, what was their number and their value. Ambridge, Pa., replied "not many"; Ashland, Ky., "very few—too small to notice"; Attleboro, Mass., "7900 pledges—three (one a national bank) designated, amounting to \$1800 out of a total of \$140,000."; Billings, Mont., \$5,000 designated by ten or twelve subscribers out of a war chest amounting to \$150,000; Burlington, Iowa, \$100 designated; Butte, Mont., "less than five per cent."; Cairo, Ill., "none"; Dayton, O., "number small, amount insignificant"; Detroit "certainly not over \$100,000 in a war chest of \$10,500,000."; Granville, N. Y., "three gifts, \$125.00 monthly"; Janesville, Wis., "small per cent."; Lexington, Mass., "about ten, value less than \$500 out of a total of \$63,000"; Lockport, N. Y., "very few"; Meriden "It will not amount to over 5% of the total subscriptions taken," part of this being national bank subscriptions. Northampton, Mass., "not two per cent. of subscribers designated the object"; Philadelphia, perhaps half a million out about twenty millions, due to certain corporations and banks—small in number not over one hundred cards being designated out of about 600,000 subscribers; Pittsfield, Mass., "not many—will not reach 5%"; Osage City, Kan., \$100 out of a total of \$21,00. Roanoke, Va., sent the following schedule:

Cause	Amount
For Red Cross,	\$ 8,098.02
For Y. M. C. A.,	1,487.34
For Y. W. C. A.,	426.96
For Associated Charities,	496.47
For Salvation Army,	547.80
For City Hospital,	5,057.64
For Colored Hospital,	122.00
For Free Medical Dispensary,	56.00
For Play Grounds,	1.00
For Travelers' Aid,	15.64
For War Camp Fund,	15.50
For Visiting Nurses' Association,	6.00
For Knights of Columbus (37 pledges),	390.83
Against Knights of Columbus (28 pledges),	604.00
For Causes unable to apportion amounts,	1,750.00
Unconditional pledges,	212,225.87
	<hr/>
	\$231,301.07

Salem, Mass., answered "none"; Savannah, Ga., "very few, value \$5,000 out of a total of \$310,000; Sheboygan "some for Red Cross only"; Tonawanda, "value \$24.00 a year out of total of \$202,500."; Toledo, "extremely small, both as to number and amount"; York, Pa., about 12 out of 15,000 subscribers, with a total value of about \$1,500 out of \$400,000.

Cities which largely ignored the matter were Rome, N. Y., in which no gifts were designated, Springfield, Mass., in which perhaps \$10,000 was designated, and Utica, N. Y., in which both number and amount were small. A number of other cities which do not report whether or not designated gifts were forbidden, state that none were received. Among these are Chemung, N. Y., Coshocton, Ohio, Elkhart, Ind., Ely, Minn., Kenosha, Wis., Lansing, Mich., Newberry, Mich., Oswego, N. Y., and Sycamore, Ill.

One or two cities reported that they prohibited such gifts and that some slight friction resulted. Vevay, Indiana, writes: "We had three persons in the county that wanted their contributions applied to the Red Cross only. We accepted their money on that condition, value \$36.00." Lambertville, N. J., reported that several large sums were contributed direct to the Red Cross. Salem, Mass., reported that several people said they would give to the individual agencies, and an effort is now being made to discover whether they did as they said they would or simply used this as an excuse.

It must be remembered in the cases of all the cities that national banks are required to designate their gifts for the Red Cross and the statistics above include many such cases beside those which are specifically noted in the text.

Recognizing the incomplete and rough character of this sort of a tabulation it remains, nevertheless, the best it has been possible to make and appears to contain whatever there is of data available which is based on actual experience. Impartial scrutiny can lead to no other conclusion than that the theoretical arguments on the subject appear to lack confirmation in experience. On the contrary instead of indications that the mass of people are interested in specific organizations we find it to be more true that they are interested in the work rather than in the organizations to which the work chances to be committed, that they are concerned about the results rather than the agencies which are to bring them about, that the welfare of the soldier, physical, mental, and moral, is more in their minds than the problem of which precise instrument shall carry forward the ministry to that welfare. As one individual put it, "It is undeniable that the Red Cross and Young Men's Christian Association had no such clientele before the war as now are contributing to the support of war work. The present body of givers cannot be regarded as the clientele of any organization.

They are the clientele of the American soldier. These agencies are deriving their immensely increased support from the public, not because of their individual merits but because they are officially endorsed by the Government as the instruments which it has selected to assist in the maintenance of the morale of the American army." While one may quarrel with that statement of the case the root idea beneath it seems, in the light of experience, to be essentially sound. These agencies are appealing to a new public. The smaller ones never reached more than an imperceptible portion of the public before. The Knights of Columbus never engaged in public solicitation before. The Red Triangle appeals now to a vastly wider and largely different public and for new and broader purposes than ever before. Even the Red Cross never before approached the great mass of people who have now become contributors. No one of these agencies therefore, despite its breadth and size before the war, places its main reliance upon its old clientele.

The experience in war chest cities would seem to indicate that men and women find themselves puzzled by the multiplicity of calls and recognize the fact that among agencies equally endorsed by the highest officials of the nation they are not individually competent to discriminate as to relative values and consequent need for support.

The arguments in question have a tendency to imply that these agencies are competing. Certainly that would be most unfortunate. It is true that all these agencies with direct governmental endorsement are engaged in a work which has in final analysis an identical aim, namely, the maintenance and development of morale and the consequent upbuilding of the efficiency of the fighting forces. But the Red Cross does not do the work assigned to the Fosdick Commission. Within that commission the tasks assigned to the Library Association and those assigned to the War Camp Community Service and to the Young Women's Christian Association are quite distinct. It is true that the Young Men's Christian Association, the Knights of Columbus, the Jewish Welfare League, and the Salvation Army are engaged in much the same work but they ought not to be presented to the public as competitors. All have governmental endorsement. The Salvation Army, though not under the Fosdick Commission, had a letter from the President of the United States expressing his admiration for the work it had done and his sincere "hope that it may be fully sustained." Moreover much emphasis is put upon the cordial relations and coöperation among these agencies. The Jewish work is being carried forward in France as a branch of the Young Men's Christian Association. The huts of the Knights of Columbus and Young Men's Christian Association are open to the workers of both. When their drives for money have been going for-

ward they have exchanged speakers in many communities and it is demonstrable that Protestants have contributed liberally to the Knights of Columbus and Catholics to the Red Triangle. In short, the common aim of all these organizations, the common endorsement of all these organizations, and the broad catholicity of spirit engendered by the war have all operated to break down ancient prejudices so far that experiences, even outside of war chest cities, has demonstrated that the argument in question is unsound.

In view of all these things it is not surprising that prejudice did not prove so strong as arguments from theory made it appear or that the people were unwilling to turn over the matter of apportioning their gifts to an impartial and broadly representative body.

Of course it must be recognized that prejudice has occasionally made itself felt. In the fall of 1917 the disbursement committee of the Syracuse War Chest made an appropriation for the Knights of Columbus. Certain elements protested vigorously. A candid statement was made through the press by Mr. D. E. Petit, the treasurer of the fund, and the agitation subsided. As some gauge of the extent of the dissatisfaction it may be pointed out that in its second campaign the amount subscribed was more than double that of the first year. This indicates that the whole question had ceased to agitate the public mind. In another city different methods produced different results. A policy of silence and refusal to explain allowed the agitation to develop until it reached large proportions. Much must depend upon the personnel of those in charge and upon the tact and wisdom of their presentation of the question.

The conclusion which has been reached from the study of the material on this topic is that the question is not so serious as has often been supposed. Nevertheless it seems wise not to prohibit the designation of gifts, while not on the other hand encouraging them. The reasons for this conclusion are that it destroys the excuse of the person who would like to use the argument about designating where his money shall go in order to avoid giving anything; in the second place, however few there may be who have a distinct preference or prejudice, it is their money which is being given, and while it is proper to point out to them that the practice is not wholly desirable their wishes ought to be respected; and in the third place, since the amount is almost invariably small, it does not unduly complicate the bookkeeping. It is perhaps not generally recognized that much the same practice prevails in the matter of giving to the Red Cross, that a person may, in making his subscription to the Red Cross, designate the manner in which it is to be used, but the results indicate that the experience of the Red Cross is much the same as in the case of the war chests.

## COMPETITION.

It is usually believed and is unquestionably true that competition of one sort or other is one of the most certain methods of securing a large community gift. Some few cities reported that they made no effort to have a contest of any kind on the ground that there was no need to stimulate giving through competition because the citizens of the community had been so thoroughly roused to the needs created by the war. Among these are some successful war chests but the most successful ones are almost invariably those which have paid the most attention to the matter of stimulating competition.

Competition may be of several sorts. The first kind is a team competition. This is by no means universal but has been made the keynote in certain instances, notably in Springfield, Mass., where a great effort was made to render the competition between the teams fair by careful rating, by impartial assignment of prospect cards, and by the development of separate groups—the Navy for the large givers, the Home Guard for the persons in the home, the Army for the industrial givers, etc.—each team competing only with the teams in its own group. Thus at the cost of great pains the competitive feature was given freest rein and the results were extraordinary in producing close competition.

Many cities added to the team competition a factory competition. Under this plan an effort was made to induce the several departments to engage in rivalry to see which could get the highest percentage of its members enrolled and a special card was given to each department which secured 100% enrollment, and sometimes a card for 75% enrollment or better. Likewise between factories the percentage of enrollment competition was stimulated. This has worked out as one of the very best methods of securing pledges, and the results in cities like Rochester, Utica and Columbus were nothing short of extraordinary, as many as 97% of all the workers in some cities having pledged to contribute to the war chest. The result has been in many cases that of all the groups who participated in war chest giving the industrial employees have done more in proportion to their means than any other.

Several cities extended this type of competition to stores, to newspaper offices, to public utilities, and in fact to any establishment where a group of people was employed. As far as possible various concerns which have a natural rivalry already were thrown into competition by means of public bulletin boards and subscriptions stimulated in that fashion.

Most of these schemes for developing rivalry use a percentage basis, rather than the amount pledged, as the keynote of competition. In Albany, for example, this type of competition was carried into the homes division, each major tried to see to

it that his ward had a larger percentage of population enrolled than any other. The emphasis was not put upon amounts, because of the differences in wealth in various parts of the city, which would make that an unfair basis for competitive effort. Toledo, Ohio, attempted to reach something like the same result by means of assigning each ward a quota. The competition consisted in an effort to be the first to reach the assigned quota and after that to oversubscribe the most liberally. This did not work out as well as was expected.

Rochester succeeded in combining factory competition on a percentage basis with team competition on the basis of amounts raised, because of the care that was exercised in assigning plants to teams in such fashion that each team had an equal number of prospects, of a value equal to those of every other team. This has the advantage that it stimulates not only universal giving but universal giving on a sacrificial scale. Whenever competition can reasonably be put on a basis of amounts, it produces larger giving as well as practically universal giving.

War chests which cover a number of towns have found it advisable to have a competition among communities embraced. The war chest of Lewis County, New York, for example, gave a banner to the town which first oversubscribed its quota. Philadelphia had a flag competition between the various divisions and counties. Each was given a quota and whenever that quota was reached, a flag was awarded and for every 25% over-subscription, a shield was attached to the flag. This was on the same principle, of course, as honor flags in third Liberty loan.

In view of the experience of cities, it seems that an effort should be made to have competition between teams in the homes division on the basis of percentage of population enrolled. This involves careful differentiation of the population of the homes division from the total population in the area because of the fact that many are reached in the industrial campaign. This should be done only if it cannot be done without a great deal of difficulty. Without a complete system of prospect cards or at least a census, it is virtually impossible. Not enough money is received from this division to make it worth while going into difficult and expensive competition in order to stimulate a contest in amounts. Usually there is no way in which, under the system outlined above, a fair quota can be fixed for the different wards covered by the homes division inasmuch as so many people will be reached away from home that it would be necessary to rate the stay-at-homes in order to reach such a quota.

As to other divisions, it is worth while to spend a great deal of effort to stimulate rivalries through a percentage competition and so gain a maximum number of subscribers; and also to assign prospects on the Rochester, or Springfield, or some analogous plan so that there will be a competition in amounts, as well, for this stimulates large giving.

## USE OF PRESSURE.

A discussion of the use of pressure belongs rather in a treatise on campaign ethics than a report on war chest practice. It becomes necessary to deal with the subject because the war chest makes the use of pressure easier and more justifiable. The use of pressure becomes easier because of the possibility, through concentration of effort, of building an intensive campaign so that every individual can be reached, and can be reached in the company of his fellows, who if it seems desirable can exert pressure. There is no question that in many cases pressure has been used. In one city in some factories where only one or two individuals refused to give, their associates demanded their discharge and struck to enforce their demand. In another instance a man was compelled by social pressure to leave his employment. The matter went so far in one city that a few of those who refused to subscribe were given a coat of yellow paint, and rumor has it that elsewhere tar and feathers were resorted to.

These instances are not typical—they are extreme—but they illustrate the fact that under the war chest plan pressure can be used if it meets the judgment of the committee and the desires of the subscribers.

To condemn the war chest on the basis of such extreme manifestations would be absurd because it would overlook entirely the fact that other cities operating under the war chest principle show equally extreme instances of refusal to use pressure. An illustration in point is the warning given solicitors in Terre Haute, quoted elsewhere, that they must not be found even making a suggestion as to what any individual should do. Coshocton, Ohio, specifically warned the solicitors that "no intimidation or coercion should be attempted" and stated "It is desired to reiterate what has frequently been explained that there are cases where people should be excused entirely from giving because of financial distress or other extraordinary reasons." The point under discussion is simply that the highly organized character which the war chest may assume makes it possible to use pressure if that is the desire of the community.

At the same time the war chest plan makes the use of pressure more justifiable or more nearly justifiable, whichever statement one may prefer. The question whether pressure is ever justifiable in an effort to rouse people to giving is one of opinion. Each moralist will settle the matter positively for himself but for no one else. This report makes no effort to express a judgment on that topic. It is concerned merely to this extent that if pressure is ever justifiable it is proper in the case of a war chest. If a man refuses to give to one agency conducting a drive, on the ground that he prefers to give to another organization, it is very difficult under those circum-

stances to justify the use of pressure to compel him to give. On the other hand, when under the war chest plan all patriotic solicitations are merged, there is not the same reason why pressure should not be used to induce a niggard to loosen his purse strings, particularly if his prejudice is so far catered to as to allow him to designate the use to which his gift may be put. After all, these agencies come to the public with government endorsement as vital to the effective conduct of the war. In a sense, therefore, contribution to their support is a part of patriotic duty. Contribution to any specific one of them is not a part of patriotic duty but contribution to some of them certainly is. The war chest calls upon a man to give to some few or some one of them. It is a call, therefore, to performance of patriotic duty. Surely, if pressure is ever justifiable in the matter of giving it is under these circumstances.

It is extremely difficult to draw clear lines between rivalry, stimulus, and pressure. Because of its efficient organization and its broad character, rivalry is intensified under the war chest, enthusiasm with its consequent stimulus is greater than ever before, and pressure of that character as well as of a moral sort is, broadly speaking, greater than under the drive system.

The channels through which pressure, apart from that spontaneously engendered by rivalry, manifests itself are chiefly through the work of the revision committee and the publication of names.

In one city those who had clearly failed to measure up to their responsibilities were asked to visit the executive committee in order that there might be a frank discussion of the matter. This serves as a fairly typical example of the work done in perhaps a dozen cities by bodies variously known as "headquarters committee", "executive committee", or "the wrecking crew." The methods of these committees vary from the most thoroughly patient and helpful discussion with a view to opening the eyes of the subscriber to his duty, to something perilously close to strong arm methods. It is absolutely impossible to dogmatize about this practice because the differences in degree are so great that they amount to differences in kind.

The second channel of pressure is through the publication of names. This practice is not original with or peculiar to the war chest. A great many war chest officials violently disapprove of the practice. It is probably fair to say the majority disapproves. On the other hand, some committees in charge of drives use this method. For example, the names of all the subscribers to the second Red Cross War Fund in New Haven are published together with the amounts.

The basis for this, whether used in a drive for a separate agency or for the war chest, is that the publication of names brings pressure only upon those whom it will ultimately benefit by initiating them into the practice of giving. Committees

often feel furthermore that in time of war people ought to be willing to 'stand up and be counted' and frequently a war chest is run with that as its slogan.

In one city the problem was stated this way:

"The question is whether you have reached the point where there are no slackers. In some cities—for example, Toronto, Canada,—there would be no practical value in publishing names because the community has become so thoroughly absorbed in the war that anyone not wholly in sympathy has long since been brought into the open. In most American cities, however, there are still a number who need to have the nature and extent of their obligations brought home to them with somewhat more vigor than they have yet had."

It must be said too that part of the objection to this practice rests upon the fact that large givers who in times before the war allowed their names to be published inevitably found themselves put on the "sucker lists" of various charitable appeals, and thus there developed a prejudice against the publication of either names or amounts. The objection on this score does not apply with anything like equal force in time of war because there are other considerations which are very much more important.

One other thing ought to be said. So far as cities have reported, none which adopted the practice of publishing names would do otherwise in another campaign. On the other hand, several cities which did not follow this idea, though they met with success, said nevertheless that were they to campaign again, names would be published.

Those who had charge of the war chest in Rochester, N. Y., feel that this was one of the strongest features of their campaign and that while there was a good deal of complaint at the outset it speedily disappeared. Hudson Falls, N. Y., found also that it became the source of some objection, particularly because some few were too modest to have their names published. Those, however, who objected most vigorously were those who did not wish to do their share and the committee felt that the publication of names and amounts was one of the most valuable features of their effort. Salem, Mass., published the names and amounts and found the chief complaint came from those who did not give what they ought. They found, on the other hand, that certain of their larger contributors complained at the outset, but on having it pointed out to them that by allowing it they were helping to smoke out shirkers their opposition was withdrawn. Lynn, Mass., decided upon this plan at the last moment after many pledges had been taken. Some people telephoned in and withdrew their pledges. The war fund association returned those subscriptions without comment. The committee in charge feel, however, that fully ten times as much

as was lost came in because the names of the givers were published together with the amounts which they subscribed. Glens Falls, N. Y., published each day a list of all the givers and the amounts. It is believed there that they did not lose a single subscriber, rather that they gained greatly both in numbers and amounts. The directors, therefore, are substantially unanimous in the statement that it was a wise policy though at first some of them opposed it with vigor. Albany decided to publish the names and amounts after the campaign was launched. There were some who objected but none withdrew their subscriptions. On the contrary, after it became known that names and amounts would be published a large number of people besieged the war chest office in person and by telephone to increase their subscriptions.

Frequently it is argued that this practice bears with unequal weight upon those who cannot give largely and who feel some stigma attaching to them when their names are published with meagre amounts after them. In practice—if reports from the various cities are to be trusted—there was no objection on the part of the small givers. In practically every instance contributors of this class took to the plan because they realized that while they gave less it was often more in proportion than some of the larger contributions and they knew that their associates would recognize that fact.

A number of cities did not publish all names and amounts but only those of the larger subscribers. This was not done in order to make an invidious distinction or even because of fear lest the small givers be mortified, but because of the physical problem involved. It was found to be practically impossible to get space enough to publish all names and amounts. Furthermore, they believed that the smaller givers did not need this sort of stimulus inasmuch as they were subjected to sufficient pressure through the desire of their fellows to have 100% factories or stores. Cities which followed this practice were, for example, Cleveland, which published the names and amounts of all who gave over \$100.00; Detroit, which published the names and amounts of all who gave \$500.00 or more; and Toledo which published the names of those who gave largely.

Still other cities have adopted the plan of publishing the names and amounts, not during the drive, but after it is over. For the most part this is done simply because of the physical problem involved, since pledges pour in at such a rate that it is impossible to list them accurately for publication and because of the fact that they take too much expensive space in the newspapers. The only argument beyond that arising from the physical problem is that publication of names after the campaign includes only those who have fulfilled their pledges in some measure at least and so gives credit only to those who have demonstrated their good faith.

A number of cities published simply the names but not the amounts, on the ground that publication of amounts gave advertising to the large people and made invidious distinctions between them and smaller givers, and also on the ground that the publication of amounts encouraged a tendency to gossip as to the size of the contribution of a given individual who was popularly supposed to have more money than he actually had and might result in some unnecessary humiliation. Cities which published the amounts feel that these arguments do not apply so seriously as some presume, but this at least was the basis on which many committees reasoned.

A modification of this plan is found in the use of the honor roll, which was employed, for example, in the Red Cross drive in Hartford. Under this plan the names of those who contribute in any given factory or store or office are posted conspicuously, sometimes with and sometimes without the amounts. This is practically the same as the publication of names, because it advertises a person to his own public, and whereas in a long list his name might be overlooked by his friends, this plan brings the absentee into conspicuous prominence among those with whom he has day-to-day contact. Occasionally this is used in addition to newspaper publicity; more frequently, as a substitute.

Still another practice which has developed is the publishing of names of those who refuse to give in a "slackers' list." This has been threatened in a number of cases but has been done in relatively few. Part of the explanation comes from the fact that cities have usually been happily surprised at the small number who refused to subscribe and have felt in consequence that it was not worth while to publish their names. As one prominent war chest advocate put it in a city where this was threatened, "Why destroy the joy of thousands by publishing the names of a couple of slackers? It is far better to keep that word from being heard at all either during or after the campaign and to lay the emphasis upon the number of our patriots and to stimulate people in that way, than to lay the emphasis upon those who are slackers and depend upon clubbing them."

Escanaba, Mich., published not only the names of those who refused to contribute but also the names of those who sought to pay less than they should. It is perfectly obvious that the publication of the names of those who refuse to give is a more delicate problem than the publishing of the names and amounts of those who do give and to publish the names of those who do not give all they should is a task more delicate still. Certainly if either of these two latter plans is followed—and neither is advised—the list should be very carefully checked over and the individuals in question should be given repeated opportunity to subscribe, because so much depends upon the

personality and approach of the solicitor that injustice may very easily result.

One or two cities are planning to publish books. Lynn, Mass., projected a plan—whether carried to consummation or not has not been ascertained—by which a book was to be built up on the basis of the city's patriotic census. Every person in the city was to be listed together with what he gave to the war chest, and a statement whether he had bought Liberty Bonds and War Savings Stamps, whether he was a member of the Red Cross, and what patriotic work he was doing. Copies are to be sent to all the soldiers and sailors from that city in order that they may see just which people back home are supporting their efforts and to what extent.

There is just one other practice in this matter of the publication of names which requires a word of comment, namely, the proposal of certain cities to publish the names of delinquents. This, if it is done at all, must be done with the most extreme care. Some people will unquestionably be delinquent justifiably because of sickness, accident, unemployment, or other causes, and a very careful process of checking up and a very discriminatory judgment will be requisite before delinquents' names are sent to the press.

In conclusion it seems inescapable that, inasmuch as every city which has reported that it followed the practice of publishing names and amounts endorses it as wise, and since criticisms come only from cities which have not tested the plan, the idea is not without merit if one is a convert to the use of pressure in any form. If, however, the plan is adopted it should be clearly stated well in advance of the campaign, the reasons should be candidly set forth, no exceptions made in practice, and promises rigidly fulfilled.

The publication of names without the amounts has by no means the same value. It stimulates only in the direction of producing a number of givers, not in the direction of producing adequate gifts. The use of the honor roll is an effective substitute for, as well as a valuable adjunct to, newspaper publicity.

Publication of names after the campaign is over is less useful than publication contemporaneously, but has the countervailing advantage of being a test of the sincerity of pledges if published after a few payments have been made. In many cases, especially in large cities, this plan will have to be followed if the names are to be published at all.

The publication of the names of those who refuse to contribute is less likely to be fair and wise and the publication of those who contribute less than they ought requires so much judgment and such intimate knowledge of the personal concerns of so many people, that it seems to be distinctly unwise.

## FOLLOW-UP SUBSCRIPTIONS.

*Industrial* — The war chests in several cities, but by no means in all, have a well-developed system of handling the problem of getting new subscribers in conjunction with their schemes for taking care of labor turn-over. It is not necessary to go into this in any detail. Distinctly the best plan is to have a permanent organization within each factory and store and a worthwhile 100% sign for each establishment as well as for each department within it. When a new employee enters he is solicited, and if he fails to subscribe his department and his factory lose their 100% signs, which has a tendency to center attention upon the individual who is unwilling to help. This system has a tendency also to help take care of the labor turn-over problem, because it is more certain to get a report of incoming employees to the war chest. It has the value, moreover, that it keeps the idea of the war chest alive and continuously refreshes the sense of responsibility among the men. In some cities this work is done through the offices where men seek employment. A better plan, and one which has been adopted in one Connecticut city, is to have that office simply ask as one of its questions whether the man is a subscriber to the war chest and if not, give him explanatory literature, but to leave the actual solicitation to some fellow-employee in the department in which he is to work.

*Personal*—There are three kinds of follow-up work in the field of personal subscriptions: first, reaching those who enter a community after one war chest campaign and before the next one, in order that they may not be immune from giving for a long period of time; second, reaching those who refuse to give in the first campaign; and, third, increasing the subscriptions of those who gave but not in the proportion they should from a social standpoint.

The first problem, that of reaching the people who enter the community, is of some importance both in order that deaths and removals may be offset, so that the war chest shall not fall below its anticipated fund, and in order that the absence of drives may not permit newcomers to fail to integrate themselves with the community of war givers. The methods which have been adopted for this are various. One plan is to have a permanent organization in which some individual is made responsible for a group of homes. When a new family appears she is expected to report them promptly together with the new address of the family that moved out, if obtainable. Permanent organization along this line has been worked out in greater or less detail in Albany, Glens Falls, and Syracuse, N. Y., Coal-dale, Pa., Lansing, Mich., Plymouth, Ind., and Osage City, Kan. Other communities learn the names and addresses of newcomers in this manner but the actual solicitation is done by mail. What

the advantages of this plan are it is difficult to see; certainly they are not obvious.

Still others reach these people by means of a special committee, sometimes called "the vigilance committee." For example, a boy scouts' census may be taken once in three months, the boys going systematically street by street and listing the numbers of houses in which there are no war chest window cards. The houses are then checked up and the people seen by a special committee. One city is using the boy scouts entirely, not merely to take a survey of houses without war chest window cards, but also to make the solicitations in such cases. This is not likely to produce large results, for while the boys are arduous workers, they are not skillful salesmen. The reply to this argument is that not much is produced in any event and that the reasons for doing the work are chiefly moral rather than financial.

Still other towns propose to have supplementary canvasses, about six months after their original drives, to reach newcomers and those who refused. Dayton, Ohio, plans to make such an effort in order to round up newcomers and others. Melrose, Mass., has already worked out plans for a supplementary campaign in September. Salem, Mass., is doing this on a somewhat elaborate basis. The committee has about two thousand reports of persons who refused to subscribe, many of whom said that they intended to give to specific agencies. After the opportunity to give to those agencies shall have passed, the committee proposes to check up to see whether or not they have done as they proposed and then to go back to them as well as to many others in case of their failure.

It is a much more difficult problem to deal with those who have made subscriptions but who have not given adequately. Broadly speaking, where the campaign has been thoroughly organized in advance these people should be dealt with so far as they are to be reached at all at the time of the campaign rather than afterwards. However, where sufficient preliminary work has not been done the revision committee must check over the subscribers when the campaign is complete and do the best it can by means of special visitations to induce more adequate gifts.

It is interesting to notice the estimates which those in charge of war chests have put upon the number who have failed to give and to give in proper amounts. Coaldale, Pa., reports that there is only one man who though able to do so has not contributed and that they propose to send committees to him at intervals until he does subscribe.

Crawfordsville, Ind., estimates that two hundred who were able to do so had not given and that others had not given as much as they could. These were to be solicited by a committee of twenty-one. Elwood figured that about three hundred peo-

ple had not done their part and proposed to go after them by systematic effort. Glens Falls, N. Y., estimated that less than 1% failed to contribute and the number being small no effort will be made to reach them until the drive next year. Granville, N. Y., reported about one hundred who might have given but did not do so. These are to be visited by a committee of five influential citizens. Herkimer, N. Y., estimates about five hundred, but believes that they are gradually falling into line voluntarily as the war progresses and its realities come home to them. Houghton, Mich., believes there are only twelve or fourteen who contributed nothing though able to make gifts. They will not be disturbed further. In some cases the Houghton war chest received subscriptions smaller than it deemed proper. In such a case the subscription was simply returned with a request for an increase in amount, which was complied with in numerous cases. Janesville, Wis., reports that about one in twenty-five did not contribute as they should and the committee proposes to go after them "with yellow paint." Ambridge, Pa., reports not more than fifteen or twenty who failed to subscribe and that those who gave less than they ought are so few that nothing will be done until the next campaign. Lexington, Mass., believes that about five hundred failed to contribute as they should. Lowville, N. Y., estimates 1% and the committee plans to do nothing further on the ground that "they feel worse than we do." Michigan City, Ind., says about 1% did not give and they are to be followed through the press, by mail, and by personal solicitation. The highest estimate comes from Roanoke, Va., where it is said that 30% who could have contributed failed to do so. These are fair examples of the reports which came in, though the list is not absolutely complete.

The temper of the methods to be employed in securing supplementary pledges shows the most striking variation. In several Western counties the names of those who refused to give or give adequately have been turned over to the county council of defense, which in many places is closely identified with and in some cases identical with the war chests. One of the report cards reads as follows:

"To the Executive Committee of the War Work Committee of Licking County:  
We desire to report the name of....., address....., for such action as may be deemed advisable for conduct detrimental to the welfare of this community and our country, in that he without reason refused to give information for the survey, refused to buy Third Liberty Bonds, refused to contribute to the War Chest, made unpatriotic remarks."

There is then space for the names of two workers and the team captain as well as the division leader, so that the report is thoroughly checked up before being submitted.

The number of war chests which are able to employ the county council of defense is relatively small. Most depend for the work upon a committee, frequently called the "vigilance committee" or "follow-up committee."

Mail solicitation is not at all uncommon. A sample of letters used in this effort runs as follows, after the introductory statement:

"Generally speaking, the contributions by citizens have been generous. There are some, however, who do not seem to have appreciated either the importance of the work or its necessity. Those who do not pay to this fund or who do not contribute their full share of the amount which must be raised are simply shifting upon their neighbors and friends the burden of their own duty. After carefully examining all the information we have been able to obtain, we are unanimously of the opinion that the amount offered by you is not the share of this duty which should be borne by you. We are, however, extremely desirous that no injustice should be done and that the name of no person should be published in a way to bring adverse criticism either by reason of failure to contribute or by the inadequacy of the contribution, and we earnestly request before any further action is taken on our part that you meet with this committee at our offices \* \* \* and frankly discuss with us the pressing needs of our country and our city and your ability to meet those needs with generous loyalty."

The committee in charge reported that this letter brought about three hundred revisions amounting to \$40,000 for the war chest. Another letter of the sort runs as follows:

"In looking over the monthly pledge cards and comparing yours with hundreds of others we are impressed with the idea that either you were not properly approached in the matter or that you do not correctly comprehend the supreme importance of the project.

"We need not argue the necessity of sustaining the Y. M. C. A. and the Red Cross. They are recognized institutions, more important to the moral and physical welfare of our boys in khaki than any other feature of army life, and the sustaining of them by each of us in proportion to our ability should be considered a privilege as well as a duty.\* \* \* It is the judgment of this committee that your monthly contribution to the cause should be \$....., instead of \$..... We trust you will concur with us in this. It means much to our worthy cause, to our community, and to yourself as a loyal, patriotic citizen.

"Will you therefore please sign the enclosed card, which will cancel any former pledge of a less amount, and promptly return it in the enclosed stamped and addressed envelope?"

A letter used in a city which had done careful rating, referred first to the discrepancy between the quota assigned and the subscription and went on to say:

"The variance is so great between the two amounts that this committee feels there must be some misunderstanding somewhere for they do not believe that you want to be classed as one of those not willing to do their share in this conflict. \* \* \* If you still feel that you cannot make the pledge for the amount of the quota we should be very glad to have you meet the committee during this week before a decision is made with regard to the matter."

This letter brought very real results.

One of the most interesting and perhaps significant features of these various letters is to be found in the fact that the committees in charge frequently reported that the failure to subscribe generously was due to misunderstanding, or to untactful solicitation in most cases rather than to deliberate intention to evade responsibility, and further that in many instances the difficulty was caused by a failure of the rating committee, which this plan allowed to be set right in a confidential fashion, thus avoiding any possibility of public humiliation.

Another plan designed to increase subscriptions has been to use publicity of an appealing sort. Some have made a distinct program of continuous publicity with regard to the various agencies, their work, and their appeals, the intention being to arouse in the minds of contributors a full realization of the vital character of the tasks undertaken by the war relief agencies and to stimulate them through this means to voluntary contributions without any actual solicitation.

## CHAPTER FOUR.

---

### COLLECTIONS.

The question of getting pledges is something less than half the battle. In the excitement of a well organized campaign it is in some instances almost as difficult to restrain some individuals to their proper scale of giving on a sacrificial basis as it is to get others to subscribe. The real key to the success of the war chest, from the financial point of view, comes in the development of successful and relatively frictionless methods of collection.

#### INDUSTRIAL COLLECTIONS.

Three plans have been devised for making collections from industrial groups. The first is to treat industrial employees simply as individual subscribers and ask them all to make voluntary payment, either at the war chest office or through the bank, precisely in the same manner as those who subscribe through the homes division. The second method is to treat them as a group, organizing them into clubs or associations, often with some catchy name, which shall have their own treasurers through whom payments are made. The third method is to lay emphasis upon group collections through employers who are authorized to deduct the amount from pay envelopes and turn in the whole in one check at stated intervals. The first plan is followed in relatively few cities of any large industrial importance. Perhaps the most conspicuous is Salem, Mass., where all payments from whatever source are made through one office. It is probably too early as yet to say exactly what experience is going to develop in this instance though thus far collections have been satisfactory. Easton, Pa., is also using this plan, all subscribers, industrial as well as others, paying at the war chest headquarters.

The most notable illustration of the use of voluntary clubs or associations for industrial collections is Philadelphia. In that city any plant with more than twenty five employees organizes its own collection unit on a voluntary basis. A regular constitution for each war chest society is furnished it by the committee in charge and reads as follows:

"This society shall be known as the War Chest Society. Its object shall be to enroll every employee of ..... as a member of the War Welfare Council, and to obtain from each employee a pledge to contribute a certain sum per month for a period of one year, beginning July

1, 1918, for the objects and aims of the War Welfare Council of Philadelphia. Its further object is to secure and retain the house emblem for 100 per cent. membership offered by the Executive Committee of the War Welfare Council.

The officers shall be a President, a Secretary, and a Treasurer, who shall be elected by the employees of.....on or before May 18, 1918.

The duties of the President shall be to preside at all meetings of the organization and to assume direct charge of all its activities.

The duties of the Secretary shall be to keep correct minutes of all meetings, to issue and post such notices as shall be necessary to further the work of the organization, and to keep an accurate list of the members of and the amount of their pledges.

The duties of the Treasurer shall be to keep an accurate duplicate record of the Secretary's list of members and the amount of their pledges, to collect each month from each member of the.....War Chest Society the sum pledged, and to turn over to the Treasurer of the War Welfare Council (Drexel & Company, Fifth and Chestnut Streets) the aggregate of such monthly collections.

Each and every employee of.....is by virtue of said employment a member of the.....War Chest Society until May 27, 1918, but forfeits said membership if by that date he has not signed a pledge card of the War Welfare Council. Full membership privileges for the year ending June 30, 1919, attaches to each employee of the.....who is a pledged monthly contributor to the War Chest, and who from month to month keeps in good standing by making the pledged payments.

Should any one who is on May 27, 1918, a bona-fide member of the.....War Chest Society leave to be identified with another institution, he can retain his membership in the.....War Chest Society by continuing his payments through said Society, or if he leaves to accept employment with an institution where there is a War Chest Society, he may at his option transfer his membership, and any person entering the employ of the.....during the year ending June 30, 1919, may become a member of.....War Chest Society by transferring his membership from some other War Chest Society, or by paying through the.....War Chest Society any amount he has pledged to the War Welfare Council.

The responsibility of the.....War Chest Society is individual, and not joint, to the Treasurer of the War Welfare Council for the amount pledged by said Society.

It is the duty of the organization through its officers to transmit to the Treasurer of the War Welfare Council (Drexel & Company) an accurate record of any changes in membership."

In that city the pledge cards signed by employees are kept by the treasurer of the club, and a club pledge card stating the total of individual pledges and the number of subscribers is sent to the war chest headquarters. When the amount which

is collected by the treasurer is more or less than the amount which the club is supposed to pay that month, it is necessary that a memorandum should accompany the payment to explain fully the difference. If new subscriptions have been received the number of subscribers and total amount must be stated in its correct form. If subscribers have left an effort should be made, not only to report the decrease in number and amount, but to indicate where the person has gone and send in his individual pledge card.

Other cities employ similar plans to some extent, though not as their main reliance; for example, Columbus, which in most instances, collects its industrial pledges through deduction from payroll, found that in one or two cases the concern was unwilling to undertake the task or the employees objected for some reason. In such cases the representatives of the war chest went to the employees, explained to them the economy and saving resulting from group collections and the consequent increase in the amount available to help the soldiers. The result was that the employees, recognizing the force of this, selected an individual as treasurer to whom they agreed to make payments. Usually he was a person of prestige among them, one to whom they looked for favors or advancement, and not simply a person of neither standing or importance. Under these circumstances, the results of collection have been surprisingly good, indeed almost as good as under the plan of making the deductions from the payroll. Meriden also has employed this idea in certain instances and Seymour adopted this method in some factories where the deduction scheme could not be installed. In many cities there are enough Federal employees, so that it is very desirable to have them grouped in units for purposes of collection. The Government, however, will not undertake the task of making deductions from pay envelopes. Dayton, Ohio, therefore, organized these into voluntary collection units on the Philadelphia principle and met with very good success indeed.

It is very naturally better to have a uniform and standard plan of making industrial collections where possible, but the idea of making deductions from payrolls is one which must be definitely "sold". It cannot be left to inference or just merely mentioned. It must be carefully explained to employee and employer. The reasons must be carefully set forth, chief among them economy, with emphasis upon the fact that the greater the economy, the less money will be absorbed in expenses and the more released for the agencies which the war chest is designed to assist. However, if in a few plants it is impossible to install the deduction system, the voluntary association is distinctly the next best and should be employed.

Save for these few instances, there is practical unanimity in industrial areas in the system of having collections made through deductions from pay envelopes.

Most cities have applied this plan to factories and public utilities. There is no reason why it should not be applied to stores, public employees, mines; in short it should be applied to every possible group, for example, to teachers. For special groups of considerable size the war chest can well afford to make extraordinary provisions. In many cities, for instance, teachers are not paid twelve months in the year, but only nine months or ten months. The deductions from their pay envelopes should be adjusted on that basis so that payments will fall only within the period when salary is being drawn. Rochester applied this principle with large success.

In the second place payments should be allowed at the most convenient period in the month, for the factory employees of different plants are paid on different days and at different intervals. This should be taken into account since instead of complicating the situation, as one might suppose at first glance, it serves instead to distribute work at the war chest office more evenly through the month and becomes a distinct advantage.

Many cities have made the mistake of thinking that it is not worth while to organize group collections for less than twenty-five people and that has been the usual minimum. The experience of several cities, notably Columbus, Ohio, is that it is decidedly worth while to make group collections from units very much smaller than twenty-five, getting down in some cases even as low as five. This plan reaches large numbers of people and operates as a substantial guarantee against delinquency, simplifies bookkeeping and proves a convenience both to the individuals involved and to the war chest.

There has been only one city which reported serious friction in connection with the deduction method of making collections. This was a small community with a war chest which was admittedly imperfectly organized, and with one dominant industry engaged in war work employing 7000 or 8000 men, many of whom are not residents of the war chest community but are commuters. Many others are unskilled laborers who boarded in the community. At the time of the original campaign subscriptions were taken and the officers of the factory agreed to the deduction method. Shortly afterward large numbers of the employees were discharged pending a decision from the Government as to the type of gun to be manufactured and for several months work was slow. During this period the factory withdrew its consent to make deductions from the payroll and refused also to allow a re-canvass of the factory after new contracts had restored full-time activity. This case seems to be distinctly an exception to the general rule and one for which local conditions are responsible. It does not seem that there is any reason to believe that similar trouble will result in other communities from the adoption of the deduction plan of making collections.

## FREQUENCY OF DEDUCTIONS.

Wherever employees are willing to authorize deduction of their subscriptions from their pay, the problem must be faced as to the frequency with which such deductions shall be made. Most cities which report have weekly deductions, several monthly deductions, a few provide for both weekly and monthly, giving an option between them, and two give the employee free hand to designate precisely how he wishes the deduction to be made.

The wisest practice in this regard is to have a deduction made every payday with one exception, which will be dealt with in a moment,—thus it may be monthly, bi-weekly, or weekly.

The exception comes in the case of weekly deductions and rises from the fact that there are some months in which five paydays occur. Inasmuch as not all factories pay on the same day, these months are not uniform in any city. The deductions in such months should be made only on four paydays, the fifth having no deduction. This means that there will be forty-eight equal installments, four installments being paid each month.

The advantage of this plan is that it distributes the burden as evenly as may be possible, so that the subscriber does not feel the payments as severely as he would if deductions were made only at infrequent intervals. The objection to it is that it makes some work for the employer, but this can be reduced to a minimum if the installments are all equal and if a proper card is provided on which the paymaster can check the weeks in which deductions are made.

The remittance from the factory to the war chest office should be monthly and not at each payday. This is in order that the war chest may not be given too much bookkeeping to handle. This also furnishes another reason why the deduction should be made only four times in the month when there are five paydays in the month, namely, that otherwise the amount of money to be credited to any individual subscriber would vary from month to month and make more elaborate bookkeeping requisite.

The only disadvantage associated with this monthly remittance, weekly deduction program is that a man may be partly delinquent in some month. For example, if he should leave the employ of the factory after two weeks of the current month, or if he were out sick for a week, etc. This would necessitate some slight complication of the bookkeeping in the war chest office in posting to his account but does not make much extra work for the employer, save as he has to make a memorandum to the war chest office and a memorandum to deduct an extra amount at the next time.

In this connection it is proper to point out that many cities have adopted the plan of having factories remit at different times through the month in order to distribute the labor involved in bookkeeping evenly.

#### PATRIOTIC HALF-HOUR.

Kenosha, Wisconsin, developed the plan of taking subscriptions on the basis of what a man earned in half an hour and then using a designated half-hour each week as a means of keeping alive interest in the war chest and expressing the determination on the part of the citizens to support the Government in the conduct of the war. On Wednesday of every week the half-hour from 11.30 a. m. until noon is set aside by proclamation of the mayor as the period when Kenosha is working for the soldiers and sailors. Factory whistles announce its commencement and appropriate exercises are held regularly in the schools at that time.

After somewhat more than six months operation, Kenosha reports that this feature of the war chest has been a very decided success and has served as a constant stimulus to patriotism as well as to payments. It is unquestionably true that payments on the industrial side are made more cheerfully and on the voluntary side are made more regularly if there is no let-up in the educative campaign. This plan has been followed by a number of cities, among them Attleboro, Mass., Burlington, Iowa, and Elgin, Ill.

Some cities use a patriotic hour instead of half-hour, the reason being that the half-hour represents 1% of the average individuals wages, which is thought by some to be an inadequate amount, and they use, therefore, an hour which represents 2%. The principle is the same in either case and the idea is equally applicable.

The employment of this plan of having men subscribe the wages earned in a patriotic hour or half-hour immediately raises the question as to precisely how those earnings are to be figured, whether it is to be taken literally and figured down to the last odd cent, or whether in order to simplify bookkeeping an even amount is chosen; whether, if a man works on piecework, he is to give the amount he earns in that specific half-hour or an average half-hour. Practically all of the cities figure what a man makes in the average half-hour, not in the specific one which is set aside. Some carry it even further and figure the monthly average.

There is the disadvantage in this plan that a man's pledge is not for a uniform amount. When he works on piecework, his wages will vary from week to week and his pledge as well, thus it will bring in a few cents more one month or a few cents less. In like manner if he is working for a fixed wage and receives a raise, this brings an alteration in the amount of his

pledge. These circumstances make it practically impossible for the war chest office to keep separate accounts for these men. It becomes necessary, if this plan is used, to carry an account simply for the factory and to depend upon the carbon of the factory receipt in order to check the total which the factory returns to the war chest.

This is the more true because what actually happens is that the factories deduct each payday. The factories have different paydays and so the five-payment months are different in the different factories. For the war chest office to attempt to follow this in each factory and keep record of individual accounts of the subscribers would involve an amount of book-keeping that is practically prohibitive in some cases.

Occasionally when a time basis is used, the subscription is worked out in overtime effort. This cannot, however, be made in most cases a war chest policy, because certain unions will not permit it and because some factories are not in a position to use overtime labor now.

The conclusion which one comes to, after study of the material submitted by cities using this plan, is that, in the first place, it is satisfactory to those communities which use it and that in the second place, it does have large educative and patriotic effect. The difficulties have been emphasized because if they are foreseen, careful planning may obviate them. The important point is to make certain that if this plan is followed, no feature, whether of bookkeeping or other detail, is introduced which is inconsistent with it.

*Labor Turn-over*—The problem of taking care of labor turn-over is one which has been given a good deal of careful attention by officials in charge of war chests and a number of plans have been developed for obviating the difficulties that arise from changes in the personnel of establishments.

It is possible to overestimate the importance of labor turn-over just as it is possible to underestimate the importance of this question. As one glances at statistics of factories and notices a turn-over of fifty or even one hundred per cent. it seems off-hand that the method of taking care of labor turn-over, especially in view of the large number of employees who subscribe, would become the most vital feature of a war chest, and at the same time a problem of such complexity as to be almost insoluble. As a matter of fact these statistics give a false impression. Perhaps eighty per cent. of the employees of most well-regulated establishments are stable. It is the other twenty per cent. which turns over and over and produces the large aggregate percentage. Moreover the twenty per cent. (a factor which is extremely rough and selected simply for convenience) is that portion which gives the smallest amount of money, because the turn-over is more rapid among the unskilled help whose contributions are not large relative to the total.

The experience of Syracuse illustrates this point. The war chest did not develop in its first year of operation a complete or thorough scheme for taking care of labor turn-over and there was in consequence a shrinkage from this cause which amounted to about 15%.

Now, however, a number of plans have been elaborated. The most drastic is that which was developed in Youngstown, Ohio. When a man gives notice that he is to leave the mill the total unpaid remainder of his pledge is deducted from his last pay envelope so that when he reaches his new employment his account has been settled for the year. This plan appears to be one which is likely to be effective but it seems doubtful whether it will prove popular with the givers and whether it will engender good feeling for the inevitable campaign the next year.

The second method has been worked out in Detroit. Instead of attempting to follow the individual contributor from one industrial concern to another through the office of the patriotic fund, each factory has been asked to underwrite the subscriptions of all its employees. Thus when one man leaves the factory and is replaced by another it becomes to the interests of factory to solicit the newcomer. Otherwise it has to meet the payments on the pledge of his predecessor. This method, which is extremely simple, reduces the amount of bookkeeping which the war chest has to handle and precludes all necessity for any elaborate and more or less expensive scheme for following workers from one employment to another. It has been applied to about eighty per cent. of the factory subscriptions, the other twenty per cent. being employed for the most part in small concerns where labor turn-over is not great and has not, in consequence, so important a bearing. Under this plan the factory does not lose a great deal if it maintains its organization for solicitation, and what it does lose is more than made up to it from the fact that the corporations, as in Detroit, are not asked for subscriptions as such, though individual members of the firm are asked to make personal contributions.

The third method is the one which is employed in Torrington. Under the plan in operation there virtually no effort of a serious character is made to transfer a man's pledge when he changes from one employer to another. Instead the entire emphasis is put upon obtaining a subscription from each person who is hired—that is, to maintain each factory 100% subscribed to the war chest. The employment manager in the chief concern in talking with new men asks them if they are willing to sign pledge cards, but does not ask for signatures, though he does pass them some of the explanatory pamphlets. When a man goes to work the foreman of the department promptly approaches him with a pledge card. This does not mean that a man will not be hired if he does not express his willingness to

sign, but it does mean that he will have had time to think it over and will understand the situation so that he will know what the solicitation is about when he is approached. Experience under this plan has been satisfactory. The largest concern in the city had a 100% subscription at the time of the war chest campaign and at present (August 14, 1918) is still 100% subscribed despite a considerable labor turn-over. Other concerns are doing as well. The net result is an inexpensive and yet very efficient method of caring for this problem. Inasmuch as the war chest office does not carry a separate account for every individual subscriber but has a ledger account for each factory only, the cancellation of pledges of those who leave the employ of the factory does not unduly complicate bookkeeping.

The fourth method, like the third, is applicable to cities which do not carry a separate ledger account for each of the industrial subscribers but simply one account for each factory or other unit. Under this system the treasurer has forms for a transfer list. The factory reports on these forms those who are leaving and sends in to the war chest the card authorizing the employer to deduct the amount of the subscription and on the back of which is a ledger statement of the account. When that authorization card reaches the war chest office it is put in a transfer drawer and the reports of factories are scrutinized for the appearance of the name on some list of incoming employees. If the name fails to appear on the incoming lists a form letter is sent. Utica, N. Y., sent a form letter which read:

"We have been advised by the ..... Company that you have left its employ, and as payments to the War Chest Fund are now due, we would thank you to advise us as to the manner in which you desire to continue payments. For your information they may be made in the following manner: deducted from your wages by your present employer in accordance with the authorization card signed by you. If you wish this method followed, kindly advise us the name of your present employer.

"Payments may also be made monthly, quarterly, or semi-annually in advance at the office of the War Chest Association.

"Please refer to this letter when you write and bring it with you when you call."

In other cities a member of the permanent campaign organization or one of the Boy Scouts was sent to the home address to ask the new place of employment. When that is ascertained either through the letter or through the messenger, the authorization card is sent to the new employer, who may deduct for any period which is in arrears from the first or second pay envelope.

The fifth method is virtually the same and is used in cities which carry a separate ledger account for each subscriber. In

Rochester, for example, the ledger cards are filed in the same order in which the factory reports payment, and each month when the factory payment comes in there appears a list of those who have left its employ. The ledger cards of those men are withdrawn from the classified file and put in a transfer or tracer drawer. These are checked over with the incoming lists from other factories and sorted into their proper places in the file.

In Columbus, Dayton, and certain other cities there are regularly organized investigation departments, usually with paid employees who attempt to follow those who disappear from their previous places of employment. In this case an investigation slip is made up from the data available on the pledge card and the outgoing list sent by the factory. The slip is then given to a paid investigator for report. Indianapolis made an arrangement with one of the local newspapers by which its district circulation managers act as the investigators for the war chest. This gives them an available force of thirty investigators at a cost of less than \$300.00 a month.

Occasionally cities have adopted the plan of putting on a list the names of those who appear on the records as leaving and making a corresponding list for those who appear on the records as new employees. It is far better to do this with a card system, for then when a man is traced his card can be withdrawn and there will be no crossing out or checking, which makes it necessary to write his name in again, and the list will not become clumsy.

Statistics as to the actual importance of labor turn-over and the success attained in dealing with it are very difficult to secure. Indianapolis reports that in forty-five days three thousand employees changed their places of employment without advising their former employers where they were going and without appearing on any incoming lists promptly. These men were at first sent letters asking them to fill out return post cards stating their present places of employment. This took care of most of them. The small percentage remaining were turned over to the investigators and most of them appear to have been found. In Utica, a city of 80,000 population, there were about 4,500 cases which had to be traced between the 15th of February and the 15th of June. 3,000 of these were found without much difficulty. The others had entered the service or left town, or had moved as well as changed employment, and could not be readily traced. Columbus reports that it has been possible to trace practically all cases and they have resolved themselves into four classes: first, those who have entered the service and whose pledges are cancelled; second, those who have left town and whose pledges are cancelled; third, those who from illness or other circumstances are temporarily unemployed and

who will have to be followed up again; and, fourth, the large majority who have been placed and are now making their payments through their new employers.

*Labor Unions*—The use of labor unions for collection has been more or less restricted, the cities which employ this method being in a distinct minority. For the most part its use has been developed in the seasonal trades, such as carpentry, brick-laying, etc., particularly where a workman is not regularly connected with one employer. The unions in such cases make the collections and transmit in one check. Cities which have employed this method are Albuquerque, N. M., Butte, Mont., Detroit, Mich., Kenosha and Racine, Wis., Roanoke, Va., in one case, and Sheboygan, Wis.

This is a method which in such trades is valuable because of the fact that there is such a very large amount of labor turnover, which it would be almost impossible to follow. Of course the collection through the union obviates the necessity for following men from one employer to another.

The one drawback to using this plan in practice, though not in principle, is that the labor unions have usually not taken real subscriptions but have levied assessments, which has a tendency to destroy to some degree at least the gift character of contributions.

#### PERSONAL COLLECTIONS.

*Collections by Solicitors*—The question whether solicitors should make collections in conjunction with their work of taking subscriptions is one which has had a good deal of attention. The argument in favor of the practice is that it has a tendency to make the person subscribing have a sense of the reality of his pledge if he makes a payment along with it and that it serves as a demonstration of sincerity. The argument against having the solicitor make the collection is partly practical and partly psychological. The practical objection comes from the fact that in the great rush of handling thousands of subscriptions in one week through voluntary and unskilled help there are certain to be a great many errors in accounting if the practice of allowing solicitors to make collections is adopted. In one concrete instance a much over-burdened treasurer was offered the assistance of a group of business men who agreed to take care of the money attached to about a thousand pledge cards. They made up the bank deposits but neglected the detail of posting the payments to the accounts of the subscribers. It took a great deal of detective work on the part of the treasurer to find out who had made payments because the solicitors who had done the collecting were not always careful to write up on the card or, if they did, to indicate how much had been paid, contenting themselves simply with fastening the money to the card.

The psychological argument arises from the fact that people are very wary about giving money to strangers. In the heat of a campaign, particularly in a city of some size where from three to five thousand solicitors are mobilized, it is difficult to make certain that there are no impostors, and the public, aware of that fact, hesitates to pay in some cases. This argument is one of some force, but not decisive because almost always an option is given in the matter of payment, so that those who do not care to make payment need not.

Wherever solicitors are authorized to take money the greatest care should be used to have the solicitor identified with a suitable badge which is numbered, registered, and readily recognizable. In the second place, the solicitor should give not a permanent receipt but simply a temporary receipt which can be turned in for the first payment when due and which should be made out in triplicate, the subscriber getting the original, the war chest the first copy, and the solicitor the second copy to produce in case a question should arise later. Every solicitor should have strongly impressed upon him that he must leave a receipt whether the person desires one or not.

Cleveland took pains to have two cards to which money could be attached, a yellow card and a blue card. The yellow card was used to record money which was paid on a pledge previously turned in: the blue card was used for money turned in with the pledge, a distinction which is important in avoiding duplication in the auditor's office and consequently complicating a situation which is not easy to deal with under the very best of circumstances. Another city developed a plan which, if collection by solicitors are allowed, should be followed. Each solicitor was given a number of good, stout manilla envelopes sufficiently large to contain the pledge card without folding. Each cash payment was to be enclosed with the pledge card and a carbon copy of the receipt in a separate envelope and sealed. There was a space on the outside on which to note exactly what was included. The advantages of this were that there was no danger of the pledge card and the money being separated. All too frequently when they are pinned or clipped together they become loosened in the shuffle and difficulty arises. This plan also made it possible for the auditor's office when rushed to lay these envelopes aside for a few days since there was no particular danger of their becoming dishevelled.

A number of cities, notably Rochester, N. Y., absolutely prohibited the collection of any money by solicitors, allowing only pledges to come in during the week of the campaign.

The conclusion which a survey of the practices of cities with comments on results induces is that the collection of money by solicitors is undesirable. The bookkeeping problems involved in the war chest are sufficiently serious so that the treasurer's office should be relieved of as much pressure as

possible at the beginning of its work. To make out ledger accounts for several thousand people and start a set of books and at the same time to have to take in a great deal of money and credit it to accounts which have not yet been set up, is an extraordinarily difficult thing to do with accuracy. Personal observation in several war chest offices and the earnest advice of office managers have impressed this upon me forcibly. It is perhaps not wholly wise, on the other hand, to prohibit collections absolutely, though it is well worth while to discourage payments at the time of giving the pledge.

*Centralized Collections*—Some war chest cities have made an effort to make all collections through one office. For example, Burlington, Iowa, has "them call at the office as a patriotic duty" and made a feature of that practice. Cario, Ill., at first attempted to have payments made through the various banks. For some reason the plan did not work out and all now pay directly to the office of the war chest. The same plan is used in Cumberland, Md., Dayton, O., Glens Falls, Herkimer, Hinckley, Lockport, and Newark, N. Y., Meriden, Racine, Wis., Savannah, Ga., Salem, Mass., and others. Lansing, Mich., uses a centralized plan of collection so far as city pledges are concerned, but the county divisions each take care of their own local collections and the work is to that extent decentralized.

The most interesting case of those making centralized collections is that of Salem, Mass., where all payments are made at one office, there being no effort to have a separate industrial collection and no system of unit or group collection of any sort. Every subscriber—and there are about ten thousand of them—is expected to call once a month at the centrally located war chest office in order to make his payments.

Ely, Minn., has selected the city treasurer as the war chest treasurer and the citizens pay their light and water bills and war chest subscriptions to the same person at the same time.

It must be remembered that in almost all these cases of centralized collection not all subscribers pay in person. Ordinarily the great mass of subscribers pay through their employers or through their banks by means of bank drafts, or through their unions, so that the actual number of subscribers who are expected to call at the central office is normally not over 30% of the total and very frequently runs very much lower than that figure.

The advisability of using one central office for making collections depends of course upon the question of the area which the war chest covers and also upon the number of subscribers who are to pay directly.

*Decentralized Collections*—Other cities have worked out plans for decentralizing collections in order to make it as convenient as possible for subscribers. Ordinarily this is done through the use of banks, but occasionally also stores or even

individuals are employed. The plan has been worked out on what appears to be the largest scale in the city of Detroit. The patriotic fund there has 640 collection agencies which are designated to the public through newspaper advertisements and by large signs hung in the windows. Practically all drug stores are payment offices. This body of collection agencies is supposed to reach about 100,000 people, whose aggregate gifts amounts to \$2,500,000. These collection agencies have a triplicate receipt, the original of which goes to the subscriber, the first copy to the war chest headquarters, and the second remains with the collection agent. They are properly numbered, so that while this plan makes somewhat more bookkeeping in the aggregate it does not make more for the central office. Rather it makes it possible to spread the work out in that office much more satisfactorily. At Terre Haute likewise this plan was developed and there are 130 authorized pay stations which include many local banks as well as many stores. A number of cities have adopted the plan of having all agencies which make collections for the gas company and electric light company receive payments on the ground that people visit those companies once a month in any case and thus payment to the war chest is made as convenient as possible.

Philadelphia because of the great area involved in its war chest plan had to develop some such scheme. It has confined itself however to banks. All banks both national and state are authorized to make collection. They are known at war chest headquarters by their American Banking Association number and send in records of payments but keep the money on deposit until it is withdrawn by the treasurer.

In the case of collections made through banks the common practice is to allow the bank to keep on deposit the money which is paid in until it is needed by the treasurer. This makes possible a distribution of the funds among the banks. In general, of course, a person pays his war chest subscription at his own bank and this keeps the funds stable. One city adopted the plan of depositing with each bank the checks drawn upon it in order to distribute the funds equitably. The only dissatisfaction that has resulted from the employment of banks as collection agencies comes from the fact that banking hours being short they are not always wholly convenient for subscribers. Beyond that there has been no complaint of any sort save in one case, where for some reason unexplained the collection through the banks broke down and centralized collections was substituted successfully.

Cities which have adopted a decentralized method of collection are Adrian, Albany, Albion, Attleboro, Ashland, Billings, Brattleboro, Dayton, Elkhart, Granville, Lowville, Melrose, Michigan City, Mitchell, Moline, Northampton, Nutley, Sheboygan, Vevay, Warren, Westfield, and others.

*Methods of Payment*—Where payments are made at the war chest office or at banks, there has to be developed some routine for handling them.

In Syracuse the subscriber went to the cashier's window, dictated his name and address, which were written down by the cashier who then accepted payment. A good many cities follow this practice because they believe that numbers of those who pay in the voluntary list are not accustomed to carrying bank accounts and do not fill out accurately their payment slips.

A number of other cities, on the other hand, make use of a payment slip, or deposit slip, like a bank deposit slip and they report that slips which are filled out inaccurately can be returned for correction or can be corrected by the cashier and that the number of mistakes is not so great that it warrants them in adopting the slower method of having the cashier make out slips. Such cities, therefore, have a regular deposit slip, occasionally with a coupon attached which the subscriber makes out also and which is then stamped by the cashier and returned as a receipt. Terre Haute used a deposit slip which took a carbon copy, the carbon being stamped by the cashier as a receipt, the original being retained at the war chest office.

At Tarrytown the subscriber brings in a certificate of enlistment which is marked off with spaces for months from May 1918 to December 1920 and there is a stamp which is put in the monthly space which reads "received dues for this month on the number of memberships indicated," the number of memberships at \$1.00 a month being permanently entered at the top of the certificate.

Salem, Mass., and Philadelphia have developed systems of numbered coupons. In Salem twelve coupons bearing identical numbers at top and bottom were sent to each subscriber in an envelope. On making payments one of these coupons must be properly made out and presented with the money. In case of failure to bring the proper coupon, there is available on the counter a coupon of distinctive color upon which the subscriber's number is entered by the clerk who ascertains it from an alphabetical file. This system appeared to work out very well and the number of people who failed to bring their slips was relatively few.

Philadelphia's system was somewhat similar. The coupons were made up into a book, the cover and first two sheets being of sufficiently thin material that they could be typed at one operation with use of carbon. The cover bears the name of the subscriber, the number of his division, his individual number within the division, as well as his address. This identifies the book if it is lost and provision is made for its return to the war chest office by any finder. The first carbon is a ledger card, the second is a card to be used for follow-up purposes; the succeeding coupons are numbered identically and serially so that

even if an individual neglected to write his name or the month of payment, these could readily be ascertained. The bank simply stamps a receipt on the stub and forwards the coupon to the war chest office, keeping the money on deposit until drawn by the treasurer.

It is felt by cities which employ this device that it has good psychological value and that it indicates the importance of the matter. It is believed also that in Philadelphia the division into districts is going to allow the war chest officials to keep track of how various groups of subscribers meet their obligations and to determine where shrinkage comes. Thus they will have a good index as to whether the organization which handled that group fell down in its selling program or is falling down in its follow-up program. The idea is that it will enable the central council to determine accurately where failure develops and so trace it down and remedy it.

Some cities have employed as reminder for collection purposes a monitor which has become standardized as a commercial proposition. It consists of a calendar with twelve coupons each with space to indicate the date and number of payment. When a person wishes to make payment, he clips the proper coupon and sends or takes it with his money to the war chest. When the coupon is clipped, it discloses beneath a conspicuous sign which reads "My pledge for the month of June is paid." No city has yet reported how well the scheme works out. At first glance it would seem that people who fall delinquent would remove the calendar from the wall.

#### EXPERIENCE WITH VOLUNTARY PAYMENTS.

It is perfectly obvious that the critical point in the matter of collections comes with regard to that portion which is paid by individuals either at the war chest office or through some collection agency. A question as to the success met with in regard to voluntary payments brought a response from most of the cities. The great majority wrote the word 'simply "good", Burlington, Iowa, says "very good", Elgin, Ill., "excellent", Kenosha, Wis., "99.9% O. K.", Michigan City "the real thing", Syracuse, N. Y., found that there was apparently to be a large shrinkage in the case of voluntary payments. Analysis showed, however, that it was due to deaths, enlistments, removals, and failure to organize a proper system of industrial collection. They believe that the money from the remainder, which after all is the group involved, will be collected up to 98% of the total, an extraordinary total and evidence of the way in which the matter was followed up in the newspapers for no collectors were used and bills were not sent for several months.

Utica, N. Y., said there were perhaps 2500 delinquents

out of 35,000 in the period from the 15th of February to the 15th of June, no bills having been sent out, no collectors having been used, the only work of a follow-up nature being newspaper publicity. Glens Falls found that 10% of the people became delinquent to a greater or less extent in three months, no effort having been made up to that time to follow them up.

Certain cities, on the other hand, have not had equally encouraging experience with voluntary payments. Osage City reports "voluntary collections are no good"; Terre Haute reports "a large number of delinquents to contend with under the voluntary collection plan."

In almost every case where there are delinquents they are among the smaller subscribers so that while the numbers look serious in some cases, the money value is seldom considerable; for example, Melrose found that in three collections there were about five hundred delinquents but the total delinquency was only \$600 and after notices were sent out half of them came in promptly.

Despite the relatively small amount of these delinquencies in value, it is well worth while to install a good follow-up system for its moral and educative effect. Those in charge of the war chest in Columbus believe that the real key to good collections is in continued educational work and that, roughly, the percentage of delinquents is an index of the slackness of educational effort.

The city of Elkhart developed a novel plan to stimulate prompt collection and to keep the war chest idea alive among people. In that city every subscriber, whether his money was deducted by his employer or whether he paid in person at the war chest office, was given a button of distinctive color for each payment. This did not cost much and it was found that when folks began to blossom out with buttons each month the delinquents were stimulated to go down and get their buttons too.

*Voluntary Units*—Two or three cities have applied the plan of group collections to individual subscribers as well as to industrial subscribers. These were organized into clubs or associations and elect their own treasurers and make payments through them after the fashion of the war saving societies and liberty bond clubs, etc.

In the Columbus war chest there are a number of such groups containing from ten to eighty subscribers who have signified their intention to pay through some farmer, grain dealer, or storekeeper in their vicinity. These groups were handled in exactly the same way as the employees of a store or factory who allow deductions from their pay. The war chest sends out shortly before the first of the month a unit collection sheet which is virtually a statement of account. It shows the name, the amount due on the approaching first of the month, the delinquency, and the total due from each subscriber in the collection

unit. These collection sheets were prepared in triplicate, the original and duplicate being mailed to the collection unit and the triplicate held in the war chest office. The original is returned to the war chest and the duplicate retained by the collector as his record. These sheets are all numbered serially and must be accounted for to the auditor. The only thing required of the treasurer who makes the collections is to fill in the proper column, showing the amount collected from each person, and to total that column, sending the amount of money which that total reveals. The sheet is then verified by the war chest cashier who dates and signs it and makes proper entry in his cash book and turns it over to the bookkeeping department, which posts the items to the proper ledger cards. The sheet then goes to the binder and becomes part of the permanent record.

This plan has not secured wide adoption, apparently rather more than because it has not been thought of than for any other reason. It is a well-known fact that people do not like to have their neighbors and friends know that they are delinquent. The adoption of this plan brings a modicum of social pressure to bear in the direction of prompt payment. This plan, therefore, is one which deserves more attention than it has hitherto had.

*Bills*—A few cities have found after some experience that it is worth while to bill regularly a certain class of people. One prominent city, for example, found a somewhat large delinquent list. On subjecting it to scrutiny, it was found that some well-to-do people and some rather prominent government officials appeared. The explanation was that these people were accustomed to receiving notices and frequently had their checks made out by secretaries who had not been informed of the pledge. The city then began to bill this class of subscribers and reports that there has been no further difficulty with delinquents of this type.

The Patriotic Fund of Detroit has selected about three thousand names from its subscribers, which number several hundred thousand, and proposes to send bills to them. Roughly speaking, these people were all those who gave much more than one hundred dollars a year. Though the number is relatively small, this method will reach people whose aggregate gift amounts to about \$3,000,000 out of a total war chest of \$10,500,000. Thus factory collections reach \$4,500,000; purely voluntary payment is expected of only \$2,500,000.

A number of cities also have people who have pledged to make their payments by mail. These cities bill such persons and the bills are returned through the mail. Some of the cities which use this plan report that it is the very best way of making payments. The city of Ely, Minn., sends out a postcard bill to all individual subscribers.

The conclusion, from a study of reports on this topic and from personal inquiry in several cities, is that it is very well

worth while, if authorization to draw on bank account cannot be had, to bill a small number of persons whose aggregate gift is relatively large, the reasons being that it is more convenient to them as well as to the war chest office, more satisfactory, in short, from every point of view.

*Bank Drafts*—One of the most interesting methods of collecting pledges which has been devised is the practice of having the war chest send to the subscriber's bank an official receipt which is honored as a draft upon his account. Because of the novelty of this idea in the East and the skepticism in regard to its practicability in cities which have not tried it, an especial effort has been made to discover how it operates in those cities which have undertaken to follow this method.

Kenosha, Wis., reports: "We have one-third of the accounts which we collect in our office on this basis, or about five hundred in number. The receipt which we use is about the size of a standard check and is deposited on the twenty-fifth of every month so that it will get into the individual's bank statement with the checks which are returned on the first of each month. All the trouble that it causes the contributor is to make a deduction on his check stub for the amount that he pledges. \* \* \* It saves all collection charges. I can see no reason why anyone interested in having the soldiers get all that is given for them should object to this plan of payment."

The Montgomery County war chest, with headquarters at Crawfordsville, Ind., reports that "The information we gathered on this point is that in some places as much as 85% of the total subscription to the war chest was paid through the banks in this way. Our bank collections have not totaled anything like that much, but we are still receiving these orders from subscribers when they come in to pay at the regular place of making collection. The subscribers who pay through the banks in this way get no receipt beyond the debit slip from the bank, which they find among their cancelled checks."

The Des Moines County war club, with headquarters at Burlington, Iowa, reports "We find this method very successful and many of those who signed the ordinary form are having it changed to the bank pledge as a matter of convenience. The banks handle the official receipt just the same as they would the pledge signer's check. This does not entail any extra work on the part of the bank. \* \* \* It is one of the best plans and eliminates all chance of the pledge signer neglecting to pay at the stated time each month."

Albuquerque, New Mexico, reports "We find the majority of those who have bank accounts would rather pay that way than pay by check or by sending in their subscriptions. \* \* \* The banks have taken the matter upon themselves and we have had no complaint from them. \* \* \* The bank takes the receipt which is sent through the same as a check. The stubs and the cashier's check are sent back to our offices, where our clerk enters the names and the amounts in his book."

The Davison County war chest of Mitchell, South Dakota, reports that the banks "welcome the use of the treasurer's receipt. They

preferred to handle it that way rather than have the contributor come in every month. The draft proposition could be handled at the convenience of the bank and not interfere so much with the regular business routine of the teller. \* \* \* We met with very few objections from the people when we put that proposition up to them and in fact some have come in and changed their method of paying and now authorize the bank to draw."

The War Service League of Yellowstone County, Montana, with headquarters at Billings, says: "We think this pledge card the best one we have in use. It makes collections easy and practically with a minimum of annoyance to the subscriber. Fully one-third of our subscribers use this card, another third or more sign authorization on their payroll and something less than a third sign straight pledges to pay." In this instance the war chest headquarters fills out a debit notice in its own office for all the bank pledges and furnishes them to the banks on which the pledges are made. These are then listed on a regular credit sheet made up in duplicate, the bank retaining one copy and receipting the other for the war chest files.

The only war chest which records any trouble with this pledge is that of Silver Bow County, with headquarters at Butte, Montana, and in that instance the difficulty came, not from objections to the plan but from misunderstandings as to just what was involved. The report says:

"A great many people thought this was to designate the bank at which they were to pay. We had a great many designate a bank at which they had never had an account and others whose accounts were overdrawn, etc. We found, however, that to the average business man who carried an open account with the bank, this class of card was quite popular and since the drive we have used it quite extensively for such subscribers. While I recommend the use of such a card, it is liable to be misunderstood and were we making another drive, I would not place this card indiscriminately among the captains, but would use it after the drive was over to simplify our bookkeeping. We consulted the banks before issuing the card and all the banks agreed to take care of their customers in that way, if they so desired. We filed with the bank an original pledge card and kept a copy in our office files. We have eight hundred such cards out of the twenty-seven thousand subscribers and on the fifteenth of the month the cashier draws up all the receipts and presents them to the bank for payment. It is certainly a great convenience and time-saver and is no trouble to the bank any more than a check."

These reports were given in detail, but they did not by any means exhaust the number of cities which have used this method of making collections. Others were Anaconda, Mont., Lansing, Mich., Indianapolis, Ind., Osage City, Kan., Racine, Wis., and Sheboygan, and still others. An analogous plan has been used in some of the Boston banks for liberty loan installments and is said to work with entire satisfaction, both to the banks and the subscribers.

The conclusion is unescapable that inasmuch as the places which have used the plan find it wholly satisfactory, it has merit. Unquestionably, except in war time, there would be a good deal of objection, but circumstances are such that people generally recognize the necessity for doing business on unusual lines. The use of this scheme should be encouraged for that class of people who, under the plans adopted in Columbus, Detroit and other places, would be billed, namely, those people who give relatively large amounts and who are accustomed to having their personal affairs taken care of, to some extent, by assistants, and who without receiving a notice are likely to overlook payment. For such, this method is a real convenience and ensures that there will be no delinquents among a class where delinquencies speedily amount up to considerable sums. The wisest method of use seems to be that suggested by the secretary of the Silver Bow war chest, namely, to have the plan explained to the banks before the campaign and suggested to a selected body of subscribers afterward, rather than have the pledge card, which might be signed indiscriminately and be misunderstood.

*Notes*—Janesville, Kenosha, Racine, and Sheboygan report that for certain persons who have no regular banking connections and who live in regions where they cannot readily make payments to the war chest, it has been found worth while to make out a series of notes which are deposited in one of the banks. No data have been received showing the ultimate operation of this plan, what proportion of subscribers use it, nor the way in which it is regarded by them. It saves the war chest, very obviously, from any necessity for getting after delinquents and ensures prompt and complete payment. This is particularly valuable because, as already indicated, these people would be more or less difficult to follow up because of the fact that they are scattered and somewhat inaccessible. • However, for communities such as those in Connecticut, there does not seem to be the same need for such a plan as this, and it may be doubted whether in our communities individuals could be found who would agree to such a proposition.

#### FOLLOWING UP COLLECTIONS.

A very large number of methods for following up delinquent subscribers have been worked out. They may be catalogued roughly as a reminder sent by mail, a professional collector, a member of the home guard, a volunteer worker, the original solicitor sent back either as a reminder or as a collector, the boy scouts with bills, the use of the telephone, and newspaper publicity. This list does not exhaust all the expedients which have been adopted in various cities in order to make sure that collections remain at a high percentage.

Albany has a permanent organization known as the Loyal Legion, which is maintained in order to conduct campaigns of every sort and to follow up payments whenever it becomes necessary to do personal work.

Dayton, Ohio, is maintaining the organization of the women of the homes division and they are to go to delinquents in order to remind them. The same system is being employed in Detroit. Terre Haute, which reported that there was a large percentage of delinquents in the voluntary payment group, gives the names to the lieutenants each month. In that city, however, the lieutenants are not intended to make collections but simply to act as personal visitors to jog the memories of delinquents, or to find out if there is reason for the delinquency and to try to bring improvement. Philadelphia has tentatively decided to follow the plan in operation in Dayton and Albany. Glens Falls and Herkimer are other cities which use the original solicitor in following up delinquent payments.

Melrose, Mass., sends a written reminder which reads:

"You are reminded that payment on your enlistment dated....., amounting to ....., has not yet been received. The success of the entire enterprise and the part our city is to play in bearing its share of the national funds depends upon the regularity of our monthly receipts. All disbursements are made monthly and it is important that funds be promptly available to meet the urgent needs of our relief work. All members of the association are earnestly urged to coöperate by making their monthly payments promptly and thereby save delay, expense and burden of work to the officers."

At the end of six months operation, Melrose plans to have a supplementary campaign using the original organization of solicitors. At that time all delinquents who have fallen seriously behind will be interviewed personally in order to discover, if possible, the reason and restore them to proper activity. At this same time newcomers in the community and those who were missed in the first drive will be seen. Butte, Montana, sends first a written reminder, and if that does not bring results, a paid collector is sent.

Bolton Landing, N. Y., plans to publish the names of those who are seriously behind in their payments. Inasmuch as the population there is only 1200, it is possible for the war chest officials to investigate each case and probably no serious injustice would result from the operation of that plan. The same idea is to be put in operation in Mount Sterling, Ohio. That town, also, has a small population and there is no reason why it should bring serious difficulties. It is extremely doubtful whether it would be possible to apply this scheme fairly in a large community, inasmuch as there are frequently legitimate reasons for delinquency and it would absolutely be unfair to pillory individuals before the public unless their cases had been

thoroughly investigated. Newberry, Michigan, has gone even further and states that the county committee "may bring action for unpaid contributions if they deem it advisable." It is seriously doubtful whether any war chest officials would go that far in practice. It might conceivably be done in one case which had been thoroughly investigated for its moral effect, but even so, it seems extremely questionable whether it would be a wise plan. While the pledge may be put in legal form, and while persons who do not act in good faith ought to have brought home to them the improper character of their action, the war chest is, after all, a free-will offering and when it ceases to be such it is not worth while attempting to collect money forcibly. A war chest should never threaten to do something which it does not intend to do in practice, because it loses its claim upon public confidence by so doing.

Nutley, N. J., follows up their delinquents through the members of the home guard, a plan which some other cities have followed. Racine uses a somewhat conspicuous follow-up slip for a reminder which reads as follows:

"Allow us to remind you that your subscription has not been received for the period ending..... We trust that a gentle reminder of this kind will bring immediate response and may we ask you to remit promptly in future. Postage means money out of our funds and you will appreciate that every cent is needed for our soldier boys, their dependents and other sufferers."

The number of war chests which make use of paid collectors is relatively small, certainly a very distinct minority. A few, however, regard this as a wise method of procedure. Butte, Mont., for example, reports that the best method of making collections is to have a live collector who will handle the matter in a business-like fashion. Other war chests which have adopted this plan are Coaldale, Elkhart, Ilion, and Kane. Other cities object to this plan on the ground that where there is a collector, people will get in the habit of waiting until he comes before they get around to make their payment. Normally this work is done by volunteers because it is thought that it has a better moral effect, is more likely to be properly done, and is less expensive.

#### BOOKKEEPING AND ACCOUNTING.

The problem of handling the war chest accounts varies a great deal with the size of the city and the nature of the pledges which are taken. It would not be possible to set forth in full detail any large number of bookkeeping practices and it is not possible either to lay down categorical judgment as to which system is best.

What this report shall attempt, therefore, is a brief summary of a few of the more notable points in some of the systems

which have been adopted, without pretending to deal with the matter comprehensively. The intention is that it shall be suggestive rather than descriptive. Every city will have to devise its own system of bookkeeping. The points dealt with here may be helpful in avoiding pitfalls or in suggesting methods which might otherwise not be thought of.

*The Salem System*—A scheme of bookkeeping and accounting was devised for Salem, Mass., by Mr. J. Chester Crandell, C. P. A., 110 State Street, Boston, Mass., and its use is dependent on his consent.

The idea underlying the system is to make it at once rapid, simple, air-tight against errors, and possible to audit both completely and speedily. Each subscriber was given a permanent number which was entered on his pledge card, which in turn was filed in an envelope, also numbered. There was, in the second place, an alphabetical card index showing the name of the individual, his address, his number, and also the number of the envelope in which his pledge card was filed.

In the third place, each subscriber was given an envelope with twelve slips, at the top and bottom of which his number was printed. The subscriber in making payment entered his name, address, and amount on a slip which he brought with him to the war chest office. If he failed to bring his slip, there was a slip of distinctive color at the payment counter which he could fill out and the clerk ascertained his number from the alphabetical index, entering it upon his payment slip.

When the subscriber presented his money and the deposit slip the clerk verified the two and rang up the payment in a cash register, inserting the deposit slip in a slot at the side. The register printed the number of the transaction, the date, and the amount on both the upper and the lower part of the slip, cut it in two, and deposited the upper part in the lock box, the lower part being returned to the subscriber as a receipt. The amount of course is rung up in plain sight of the subscriber and appears both on the deposit slip and on the cash register tape.

At the end of the day the cash register tape is totaled and the deposit slips taken from the lock box and arranged in the sequence of the transactions in order to make certain that none has been lost. If in ringing up on the cash register a mistake is made the receipt which would ordinarily go to the customer is stamped "Error" and notation is made on the back of the nature of the error. The spoiled receipt is retained and a new slip of distinctive color made out and put through the machine. At the close of the day when the deposit slips have been arranged in the order of the transactions these "Error" slips are readily distinguished and are attached to the corresponding correct slips in order that the auditor may check them up and a pen and ink notation of correction is made on the cash register tape.

The deposit slips are then re-sorted according to their pledge numbers. This is done in order to post rapidly, for the ledger cards are filed numerically, a standard Library Bureau card being used with numbered tabs so that only one card is touched in selecting any individual's ledger account.

The next step is posting to the individual accounts. The posting consists simply in stamping the date of payment in the proper space on the card, unless the individual has paid an odd amount. The regular monthly payment appears at the top of the card and experience has shown that people almost without fail pay in multiples of one month, not a month and a half, or three weeks, or any other part of a month. Hence, the amount of entry which has to be made by hand proves in practice to be extremely small.

The amounts thus posted are put on the adding machine, and if the total agrees with the total of the cash register tape and the total of the deposit slips, it is obvious that the books balance.

The cash register tape for each day is then pasted in a scrap book with proper notation of correction of errors, and becomes the cash book. The deposit slips for each day are put in an envelope and dated, so that when the auditor takes the books, or if ever any question arises, every single transaction can be readily located.

Finally there is a loose-leaf book called "the register of pledges." This is arranged in a series of columns showing from left to right the serial number of the pledge, the number of the report envelope in which the original pledge card is located, the name, address, cash payment at the time the pledge was given, and the monthly pledge.

This system is rapid and practically proof against error in its application. The difficulty that people fail to bring in their deposit slips is one which must be faced, because that involves looking up their ledger numbers in the alphabetical file. On the other hand, it may fairly be said that it is necessary to look up relatively few, whereas if ledger cards are filed alphabetically all would have to be looked up in some stage of the operations.

*Philadelphia*—A war chest like that of Philadelphia and vicinity with 500,000 accounts involves a tremendous problem. The system used there was developed by Mr. Schoenbacher, C. P. A., the Comptroller, who enlisted a number of certified public accountants to take care of the work in several collection districts and obtained in this way voluntary service, the cost of which if paid for at the usual rates would have amounted to several thousand dollars.

This plan is built about a coupon book, the cover and first two pages of which are marked with one operation on the type-writer by means of carbons and show the name, address, total

subscription, and monthly payment. The first page is a ledger card, which beside the other data shows the district number and the number of the individual account and has spaces for twelve payments. The third sheet is identical but of distinctive color, and is to be used for follow-up work. The remaining sheets are coupons and stubs, the coupon to be used as a deposit slip and the stub for receipt. Both bear the district number and the account number.

When an individual makes his payment at any bank he must carry his coupon book with him. If he forgets his book there is no way for the bank to discover his number as there is in Salem, because of the decentralized method of collection. The bank in such a case must make out a memorandum. In normal cases, however, the individual fills out his coupon and stub with name, amount, etc., the bank stamps the receipt on the stub, and retains the coupon and the money. It puts the money on deposit to the order of the treasurer and sends the coupons in stout manilla envelops to Drexel & Company, Treasurer, with a letter of advice stating the number and amount of coupons.

The treasurer has a ledger marked "sundry depositaries" which contains an account with each bank. As the letters of advice come in they are retained by the treasurer for his posting, the number and total of the coupons is marked on the outside of the envelope, and the envelope is then sent with its contents to war chest headquarters.

Each envelope is opened separately and the contents sorted for that bank by districts. The total from each envelope must equal that bank's letter of advice. In case the banks have received payments without coupons they have enclosed memoranda which are at this point checked up in an alphabetical file and proper coupons substituted.

The coupons from each bank are then listed according to districts with the bank's number as well as name at the top of the sheet. Then the bundles of coupons, each with the bank's number on the outside, are thrown on a table which is built with boxes for each of the eight districts. Then the bank sheets are totaled for each district on a Duplex Burroughs, which shows the total for each district as well as the grand total. This of course again proves the account.

The coupons for each division, still in bank bundles, are sent to the proper divisional accountants. These men list the coupons from each bank by their amounts and also by their serial numbers, the total for each bank as well as the grand total being taken on a Duplex Burroughs. This, of course, has to prove with the chief accountant's total. In doing this the total of the serial numbers is also taken for purposes which will appear later. The sheet just described becomes the cash book for that district and is its fundamental record.

The coupons are then sorted in their numerical order and the amounts are posted to the subscriber's accounts, which are arranged numerically and as the cards are posted they are ended up in the tray. The posting in Philadelphia is done by hand though there is no particular reason apparent why it could not be done with a rubber stamp or by machine.

When the posting is complete the amounts together with the serial numbers of the ledger cards are put on the Duplex Burroughs. The total of the posting must agree with the day's total received. The totals of the serial numbers must agree with the previous totals of the serial numbers, this serving as a practical guarantee that no money has been posted to the wrong account, because the serial numbers are such a haphazard collection that the chance of getting a similar total from two sets is entirely negligible.

*Albany*—Albany has adopted what is practically a straight savings bank system with ledger cards of four colors, one each for annual, semi-annual, quarterly, and monthly payments. A Burroughs posting machine and Library Bureau cards are used. The deposit slip is made out by the cashier, the original being returned to the subscriber as a receipt and the carbon retained as a deposit slip.

*Glens Falls*—In this city the individual makes out a deposit slip and the account is at once put on the cash book and posted to an ordinary savings bank ledger card of distinctive color for the different methods of payment. There is a sheet which is used by factories in making payments for their employees which besides the serial number shows the name of the firm and in the spaces below the names of the subscribers and the amounts. There is also a column for remarks in order that a record may be kept of persons who leave or enter their employ.

*Syracuse*—Syracuse after having employed for a year a system built about a ledger arranged by street and number is changing to a system which rests on the ordinary savings bank methods. Their plan is interesting because, like Detroit and a few others, they do not propose to carry a separate ledger card for each subscriber who pays through some group but intend to have only one ledger card for each factory, store, or other collection unit.

For each factory or store there is a sheet showing the firm name, address, and telephone number, then a list of employees with the amounts of the yearly subscriptions, followed by twelve columns in which check marks may be put for payments each month. When the factory reports the payments the amounts are not entered at all on these sheets but simply a check mark is made for purposes of doing the work rapidly. On this sheet too any necessary notes will be made, such as "left employ", "drafted", etc. This makes it possible, without carrying a ledger account, to tell an individual if he inquires how he stands,

or to make out a ledger account for him if it becomes necessary to carry his account individually. It would seem a rather better plan to me to rule the back of the pledge cards, to file these according to their factory groups, and to do the checking on the back of the pledge cards instead of having them on sheets. The reason for this suggestion is that in the course of a year a good many names will have to be entered on these sheets which will require either interlinear corrections or the abandonment of alphabetical order, and many transcriptions of names will inevitably have to be made. On the other hand, if the cards are used, it will be necessary only to transfer the position of the individual's card in the file, thus saving a good deal of labor.

*Columbus*—A subscriber on paying at the war chest office fills out a deposit slip showing the amount, name, and address. This is given in at the cashier's window and a cash register receipt received in return. These slips are filed until the close of the day, at which time they are posted into a cashier's counter collection sheet which shows the subscriber's name, address, and the number of the bank on which the check is drawn, as well as the amount. These entries are made after the slips have been sorted alphabetically and are posted to the counter collection sheets in alphabetical order. This is done for convenience in posting to the ledger at a later time.

After the counter collection sheets are written up each is totaled, dated, signed by the cashier, and entered on his cash book. Obviously the total of the counter collection sheets and the cash register total must agree.

The sheets are then sent to the bookkeeping department which posts the amounts to the ledger cards and the sheets are then put in a binder as part of the permanent record, being numbered consecutively for the convenience of the auditor.

The ledger cards are filed alphabetically save that those of subscribers in collection units are kept together so that they can be more conveniently posted. In such cases instead of using a counter collection sheet the unit is sent a similar sheet with the names of subscribers and amounts due, which on its return carries the amounts paid. These sheets are signed by the cashier and the material on them is then posted to the ledger cards and the sheet put in a binder in the same way as counter collection sheets.

The same plan is employed in Springfield, O., and Dayton, O., with some local modifications. All these cities either have begun or are now considering the use of machines for posting.

*Detroit*—The only thing which it is necessary to say about the Detroit system of bookkeeping is that it has open accounts only for the individual subscribers, for each factory, or other unit of collection. The difficulties resulting from labor turnover which are normal to this system are obviated by the fact

that the factories of Detroit underwrite the subscriptions of their employees. Thus the war chest office receives the same amount from each factory each month and there is no need to devise a system for explaining discrepancies.

In the individual subscribers' division people in making their payments dictate the names and addresses which are put on the receipt slips, which are numbered and made out in duplicate by carbon at the war chest office, in triplicate elsewhere, the original going to the subscriber, the first copy to the war chest, and the second copy being retained by the local collection agency.

At the war chest office when fifty people have paid and the receipt book is exhausted the teller retires, balances the accounts, puts the money and slips in an envelope, and then turns the envelope with its contents over to the auditor.

*Conclusions*—It is not necessary to describe other book-keeping systems. It may be said that, in view of the experience of cities which have been very frank in their statements, there should be a separate ledger account for each individual, unless the Detroit plan of having factory and store subscriptions underwritten is employed. Second, the ledger cards of those who make their payments in groups through the units collection system should be filed according to their units and preferably in the order of the factory or store payroll. Third, there is no reason why in unit collections the posting should not be done with an ordinary rubber stamp showing only the date, so long as the amount of the monthly payment appears at the top of the card, or a posting machine may be used, simply locking in the folio number of the factory report sheet and putting the cards either in the order in which they appear on the factory report without bothering to record the amounts in each individual case. Fourth, it is distinctly advisable on the factory collection sheet to have a column for delinquencies for, while it will be seldom used on account of the deduction plan, an individual may have been laid off or may have been ill or for other reasons may have become temporarily behind, and if no provision is made on the sheet this may cause some slight confusion. Fifth, the use of the coupon system after the fashion of Salem and Philadelphia is a very convenient method, particularly if communities are small enough so that people can be reminded through publicity to bring in their coupons.

There are only one or two other matters which require any comment. For the most part they are of trifling character, yet they may cause a good deal of difficulty. In the first place, it is far better to use ledger cards manufactured in standard form by some regular concern. In the present condition of the market if one has his own ledger cards made locally the stock of different orders is not likely to be absolutely uniform and there will often be trifling differences in size. Both these de-

fects, tiny as they are, make handling difficult. In the second place, it is well to warn against the use of blue cards if the shade is at all dark, because it is trying on the eyes and sometimes difficult to decipher, particularly if posting is done with pen and ink and a blotter used. In the third place, it is of doubtful wisdom—though done by many cities—to use the back of the pledge card as the ledger card. The reason for this judgment is that in copying on the typewriter on the reverse side the stenographer must carry all the data in her memory, and copying therefore is more difficult. Moreover the cards are likely to be rumpled somewhat; furthermore, since one wishes almost inevitably to have a duplicate file for purposes of safety and copies must be made anyway there is no particular reason why the copies should not be put onto the ledger card. In the fourth place, it is very desirable in the course of the campaign to have the factories or other collection units retain the pledge cards of their men and make out the first payment reports sheets in their own payroll order. Many pledge cards are so nearly illegible that they are hard to decipher, and after they have been turned in, it is difficult to resort them into their proper factory groups. If, on the other hand, they are retained at the factory the office force, being familiar with the names, can readily decipher them and there is no problem of sorting them into factory groups to be faced. Moreover the report comes in in proper order and ledger cards may be made out speedily and accurately. This idea which appears to have originated in Rochester has proved to be a splendid time saver.

It is pointed out elsewhere that it is unwise from a book-keeping standpoint to have pledges taken on the basis of percentages or on the basis of so much time a week, because in some months there are five pay days, but not in the same months in different establishments owing to the use of different pay days. It is, consequently, difficult for the war chest books to be kept in such a way that they may be readily audited. This also presents the difficulty that the variation in a man's rate of pay makes an alteration in his subscription, which is confusing to the bookkeepers. Speaking from a bookkeeping standpoint, therefore, subscriptions should be taken for a definite amount and not on the basis of a percentage or so many hours a week. Some cities, while recognizing this fact, feel nevertheless that there are such notable advantages of other sorts in this method that this disadvantage must be borne.

## *CHAPTER FIVE.*

---

### **DISBURSEMENTS.**

#### **ADMINISTRATIVE EXPENSES.**

The nature and size of the administrative expenses of war chests and the methods employed in meeting them are extremely varied. In large cities the business is so great that expenses necessarily multiply. In one prominent city, for example, the war chest has three times as many accounts as the largest bank and very many more than the largest public utility. The administration of a fund of several millions of dollars with so many contributors to be followed up obviously requires expert work, which normally cannot be had on a satisfactory basis from volunteers though in some cases it is possible to use volunteer help. Smaller funds, on the other hand, require much less office work and in a very small community the problem of collections may become so simple that practically no expense is involved. It is impossible therefore to make a flat and categorical statement with regard to administrative expenses. The solution of the problems connected with this must be local. Large cities unquestionably need in each case an expert executive secretary and competent office staff, but by laying sufficient emphasis upon collections through stores and factories and by other efficient means they can keep the cost to a very low percentage. Size, methods of collections, bookkeeping methods, the possibility of securing volunteers, these and many other factors have a bearing.

Of the cities which have reported about twenty have a paid executive secretary or office manager. Almost none has any other sort of paid officers though a few do have paid treasurers. Most of the rest employ only clerical help. There is one structural difficulty which needs attention if a paid office manager is employed. Frequently questions of policy come before him and in some cities there is not sufficiently close integration between the executive committee and the office force.

The methods of meeting administrative expenses vary as widely as the expenses themselves. A number report that there are no expenses. These fall into three classes: first, those who use voluntary assistance entirely; second, those in which the municipality takes care of all the bills; and, third, those in which some bank has undertaken to take care of the whole problem. A rather surprising number report no expenses. Generally they are small communities.

Most of the cities meet the necessary expenses out of the war chest funds themselves; others have separate funds to take care of the expenses of the campaign and the expense of administration. Still others have separate campaign funds, but take the running expenses from the war chest.

The argument in favor of a separate fund is that it saves the war chest from a great deal of criticism on the part of people who do not appreciate how large the administrative problem is, and who would therefore object to an office force and the payment of help because it looks to them like "graft."

Columbus reported, for example, that this question was raised at the outset, and while the committee realized that in some instances the contribution to the separate fund might in practice amount only to a deduction from that individual's subscription to the war chest, they pointed out that it came, nevertheless, from a person who recognized the need for an office force, and did not come from the subscription of a person who objected to the use of any part of his money for such purposes. It is carrying to its logical conclusion the privilege of allowing a man to designate how his gift shall be used. Just as men might be narrow-minded and indicate on their cards that they did not want some certain funds to participate, so these men could be broad-minded and indicate in this fashion their willingness that portions of their gifts should be used to pay office expenses.

Columbus and the other cities which adopted this plan feel that it was one of their very best advertising features, and they played it up strongly that every cent contributed went to the soldiers and that not a penny would go into salaries or expenses of any kind. All agree that the results were notable in enlargements in the sums of money collected. It is evident that this line of argument has convinced the officials of the Red Cross, for it will be remembered that great stress was laid at the time of its Second War Fund drive upon the fact that \$1.02 was spent for every dollar collected, that not a cent of the War Fund went into expenses, and that the interest derived actually increased each dollar by two cents. This was felt to be a splendid advertising feature and one which produced largely. There is this other statement to be made in favor of this idea, namely, that it relieves some of the pressure upon those in charge of the administration of the fund and allows them to do things which might seem extravagant to many, but which from the point of view of business administration, will pay in the end—for example, the purchasing of expensive machinery, such as cash registers, posting machines, etc.

It ought to be said, further, that in a number of cities the war chest officials vigorously assert that the subscriptions for the separate administration funds are not simply deductions from subscriptions of the individuals in question to the war

chest, but in many cases represent additional subscriptions, so that the raising of this fund in itself represents a net addition to the amount of money at the disposal of the war chest.

Cities which follow the contrary practice and meet the cost of administration out of the fund itself, insist that it is the only way in which they can really play fair with the public. They feel that the idea that a fund of some millions of dollars can be administered without expense is one which ought not to be encouraged. They insist that if the matter is faced frankly and openly on a common-sense basis no friction will develop. Admitting that a valuable advertising feature is lost, they argue that the war chest has sufficient emotional appeal in other directions and that it cannot be a purely monetary affair, but must have some educational value. These considerations have led many cities to meet the cost of administration out of the fund. Looking over the lists of those cities which do use separate funds and those which do not, it is very difficult indeed to see that one is predominantly more successful than the other.

A few cities which met the expenses from the war chest itself felt that in order to reassure the public and at the same time ensure cautious and economical administration on the part of the officers, they ought to set a maximum. A typical illustration of this type of restriction is furnished by the by-laws of the Citizens' War Fund Association of Springfield, Mass., which gives power to the board of trustees as follows:

"If necessary to meet the expenses of the Association, the board may appropriate therefor moneys from the general funds, not exceeding 1½% of the total amount collected in any one year."

Other cities have adopted 1% as the amount which the committee is permitted to expend.

There is no particular value in stating the amounts which committees have used for expenses, because they have meaning only when put in relation to other factors. It is interesting to notice, however, what percentages of the total are used by various cities. Burlington, Iowa, reports its cost of administration at 1½%, and Janesville, Wis., at 1%. Kenosha, Wis., reports 0.9% for cost of administration and, if the cost of the campaign is included in the cost of administration, about 1.5%. Meriden estimates that the campaign alone cost about 1%, the cost of collection not being determined. Michigan City, Ind., finds that the cost of administration amounts to 2%; Nutley, N. J., to less than 2%; Plymouth, Ind., much less than 1%; Sheboygan, Wis., about 1%; York, Pa., for administration costs, including the cost of the drive, 0.75%. Syracuse, N. Y., which has had the longest experience in this matter, reports that at the close of a year's operation the cost of administration has been less than 1% of the total amount collected and that more than half of that amount was gained by the war chest through interest on its deposits.

On the whole after hearing the arguments of both sides and considering the evidence which has been sent in, and which has been gathered by personal observation, it seems to me that the balance of the argument is in favor of meeting the expenses from the fund itself, that from the standpoint of its educative value it is the fair and wise thing to do, and that if a candid policy is pursued the monetary loss resulting from the refusal of prejudiced persons to subscribe is so slight as to be virtually negligible. Although many cities feel that the adoption of a separate administration expense fund has brought them large sums of money, it is impossible to check up their estimates. Cities which have paid the expenses out of the fund feel that it has not lost them any money. It is equally impossible to check up their estimates. The whole problem therefore must remain in last analysis a matter of opinion.

#### BUDGETS.

The problem of disbursing the funds collected for the war chest has unquestionably been the most difficult and delicate of the tasks involved. It is one, moreover, in which experience has not yet given so sure a guide as in many other of the questions which the war chest raises. Most war chests have not been long enough in existence to furnish a real test of the value of their disbursing methods, so that one might reach a definite conclusion as to the very best form.

The ideal method of disbursing money from a war chest is to follow a previously prepared budget. The budget principle is distinctly in keeping with the war chest idea. It is also by far the best method to pursue from a psychological point of view. Unquestionably it gives people a very much better mental attitude and inspires confidence in them and brings home the concrete character of the needs if a budget with some detail is published.

Furthermore the adoption of the budget system avoids any possibility of these large aggregations of money being regarded by some relief organizations as a sort of grab-bag. That is a problem which must be faced, because there are so many organizations in the field, many of them duplicative and some unworthy, that care must be exercised.

Aside from the budget method the best means for meeting this situation is to make up and publish an accurate list of all causes which are to receive support in advance of the time of the drive.

Turning to a study of war chest practice in this matter it becomes evident that there are two very different sorts of so-called "budgets." The first is common to almost all kinds of war chests and amounts, practically speaking, to a more or less careful survey of the presumptive demands upon the com-

munity for the ensuing year, in order to determine what amount is to be raised through the war chest. The second type, much less common, is an itemized statement of the proposed expenditures from the war chest after the money has been raised.

Taking up the first type and analyzing the illustrations of it so far as possible, it becomes evident that there are extraordinary differences in the proportions which the several communities feel ought to be maintained between the different war auxiliary organizations. One method of reaching the proportions is to take as the basis for computation the amount raised in the community during the previous year and then to assume that "the demands of all these organizations for the coming year will be greatly in excess of last year's requirements and the amounts provided for in the war chest" must be sufficient to meet these. The result of this process in the city in question was that the Second War Fund of the American Red Cross was set down for \$10,000 and the Y. M. C. A. for \$12,000, though it is only fair to say that they planned to make separate provision for the local chapter of the Red Cross in the sum of \$10,000, so that the appearance of giving more to the Y. M. C. A. than to the Red Cross is not wholly accurate. In that same city the K. of C. and Y. M. C. A. were figured in the budget in the ratio of five to twelve, which proves to be a fairly accurate forecast of the actual situation as it appears to have developed since. Most cities, on the other hand, while they do employ this method to some extent, use also other factors in attempting to forecast the needs of the war chest. Frequently they write to the various organizations to which they propose to give funds and ask for a preliminary estimate of how much is going to be required in the next financial campaign and then on the basis of their previous quotas in relation to given totals they figure out the probable demand which will be made upon them.

One city gives the Red Cross War Fund \$7,000, but the local Red Cross chapter \$50,000--certainly a most extraordinary ratio. It also gives the Red Cross membership \$5,000, making a total for all Red Cross purposes of \$62,000. That same city plans to subscribe \$5,000 for the Y. M. C. A., and the Y. M. C. A. and K. of C. are to be supported in the ratio of five to four. Another city planned to give the Red Cross War Fund \$12,500 and its local chapter \$81,000. Still another instance reveals that the budget committee planned that the Red Cross and Y. M. C. A. should get roughly equal amounts, the Red Cross about \$240,000 and the Y. M. C. A. approximately \$250,000. The K. of C. in this case was set down at \$50,000, in a ratio with the Y. M. C. A. of about one to five, and the Armenian and Syrian Relief at the same amount. Another illustration of the results reached is furnished by one city which provided in its preliminary estimates \$12,000 for the local chapter of the Red Cross, \$10,000 for the War Fund, and \$3,500

for the Y. M. C. A., which is a ratio wholly out of relation to the actual demands which will be made upon the community as we now see them. This same community planned to give the K. of C. \$1,000, which gave that organization in comparison with the Y. M. C. A. a ratio of one to three and one-half.

There is a type of budget which stands mid-way between these preliminary estimates and the other type which will be dealt with in a moment, namely, a tentative schedule or basis which is prepared for the disbursement committee, but which the disbursement committee uses only for its own information and is not by any means bound to follow. One such budget gave the Red Cross seven times as much as the Y. M. C. A. and proposed to support the Y. M. C. A. and K. of C. in the ratio of five to four. Another was expressed in percentages and called for giving the Red Cross 70%, the Y. M. C. A. 15%, and the K. of C. 8%.

It must be repeated and emphasized that these so-called "budgets" do not represent either actual or even prospective disbursements in most cases, but simply preliminary studies to determine the goal of the drive. Many of the apparent absurdities in them will, in consequence, disappear in actual disbursements when the demands of the organizations are known more accurately than they could be known at the time when the war chests were put in operation, and reports from the various cities with regard to their productivity make it perfectly obvious that almost all of them have sufficiently large contingent funds and over-subscriptions so that they will not fail to measure up to the quotas which may be assigned them. In many cases the funds will far exceed them.

Even if one assumed contrary to fact that these represented actual disbursements, they would still be an improvement so far as results are concerned over the drive system. Experience has shown that it is extremely difficult to find out how much was given for war relief last year in cities operating under the drive system and so to determine the relative amounts which went to the several organizations. Only the chairmen of the several drives had accurate information, and for many agencies which solicited only by mail or which approached relatively few individuals, there are usually no records whatever. When, however, such figures were available in anything like complete form they showed in many cases no reasonable proportions maintained in the amounts of support accorded the several agencies. For example, in many communities the Y. M. C. A. War Fund received more money than the Red Cross War Fund, though the Y. M. C. A. called for only about one-third as much as the Red Cross and raised in the country at large only about one-half as much as the Red Cross.

This is not the place, nor is it necessary, to go into a detailed analysis of the proportion of the community gift which

went to the several agencies under the drive system. It is sufficient to remember that whatever the lack of uniformity and the occasional absurdity in war chests cities, the results in the latter appear to be more sane and more nearly in accord with the needs of the case than under the drive system.

Turning now to the budgets which purported to make something like final distribution of the money, it appears that these are of two sorts. The first is made flexible through the use of over-subscriptions. The second is much more nearly inflexible, its only elastic feature being a contingent fund, the use of which is left to the discretion of the disbursement committee.

The budget of the Rochester Patriotic and Community Fund, so far as it relates to war work, reads as follows:

"American Red Cross Second War Fund,.....	\$750,000
American Red Cross Local Work,.....	500,000
Young Men's Christian Ass'n War Work,.....	600,000
	( $\frac{3}{4}$ % of \$80,000,000)
Young Women's Christian Ass'n War Work,....	60,000
	( $\frac{3}{4}$ % of \$8,000,000)
Knights of Columbus War Work,.....	150,000
	( $\frac{3}{4}$ % of \$20,000,000)
Jewish Relief and Welfare War Work,.....	102,000
	( $\frac{3}{4}$ % of \$13,600,000)
Contingent Fund,.....	500,000
	<hr/>
Total.....	\$2,662,000"

The contingent fund was stated to include "the Salvation Army, Polish Relief, Armenian and Syrian Relief, American Fund for French Wounded, Serbian Aid Fund, Fatherless Children of France, Scottish Women's Hospitals, American Women's Hospitals in Europe, Permanent Blind Relief Fund, and any other war fund to which Rochester makes contribution." The budget further provided that "in any over-subscription of the total budget presented herewith the major war funds will participate as follows:

"1—The American Red Cross Second War Fund will get preference up to \$375,000 (50% of its quota). Such participation will give that fund \$1,125,000, none of which will be subject to refund to the local chapter.

local chapter.

2—If the over-subscription exceeds \$375,000, the other war funds—viz: the American Red Cross (local work), Y. M. C. A. War Work, Y. W. C. A. War Work, K. of C. War Work, Jewish Relief Welfare War Work, and the contingent fund—will participate pro rata until the participation of each amounts to 50%.

3—In any over-subscription in excess of such 50% all the major war funds, including the American Red Cross Second War Fund, will participate pro rata."

It is perfectly obvious that the demands of the Fosdick agencies were figured incorrectly, because of the sudden and large increases in their amounts which have since taken place. As a matter of fact, however, none of the organizations will suffer because of the extremely careful way in which provision was made for over-subscription. This budget, particularly in its relation to local philanthropies was a very able piece of work. It indicates the opinion of the committee as to the paramount importance of the Red Cross. This is further indicated by the fact that the local work of the Red Cross is given an amount which means that the gifts for the Red Cross will be, roughly, twice those for the Y. M. C. A., and that the Y. M. C. A. is to get about four times as much as the K. of C. This budget, however, demonstrates that the most careful investigation by able men, under the conditions which existed at that time, it was impossible to ascertain even approximately the amounts of money which would be called for by the various organizations. The Y. M. C. A. demand has since increased \$20,000,000, the K. of C. has more than doubled its call, and the Y. W. C. A. has practically doubled its demand.

Detroit also built a budget on the principle of giving about 1½% of the national quota instead of the ¾% which Rochester planned for. Like Rochester, Detroit made provision for over-subscription. In the latter city, moreover, the 1½% was not so rigidly adhered to, for more than that amount was assigned to the Jewish work inasmuch as they had demonstrated the year before that they could raise more money than that percentage of the total would have brought. On the other hand, less than that percentage was assigned to the Armenian and Syrian Relief because the organization in charge of that agency had consistently failed to get the amount of money which it asked for.

The Detroit war funds were as follows:

American Red Cross,.....	\$3,000,000
Young Men's Christian Association,.....	1,500,000
Knights of Columbus,.....	500,000
Jewish War Sufferers,.....	325,000
Armenian and Syrian Relief,.....	200,000
Young Women's Christian Association,.....	150,000
War Camp Community Service,.....	112,500
Salvation Army,.....	35,000
Jewish Welfare Board,.....	25,000
Reserve Fund,.....	500,000
<hr/>	
Total,.....	\$6,347,500

Detroit, like Rochester, made provision for pro rata participation in over-subscription of the total amount called for. Inasmuch as the \$3,000,000 assigned to the Red Cross was to be

divided about equally between the War Fund and the local chapter, the ratios of this budget appear to be fairly closely in accord with the demands made, although it cannot be said that they are accurate.

A more inflexible type of budget is found in Cleveland, which did not adopt the principle of over-subscription and which therefore cannot make with the same ease the corrections of the errors which arise of necessity from the inability of the budget committee to find out accurately what the demands of the various organizations are to be. Cleveland's budget assigned the Red Cross a total of \$2,500,000, of which 25% was to go to the support of the local Red Cross for which no separate appropriation was made. The Y. M. C. A. was assigned less than half the Red Cross amount, getting \$1,200,000. The Knights of Columbus was assigned one-fourth the amount of the Y. M. C. A. gift, namely \$300,000. There was in addition a contingent fund of \$650,000, from which "worthy and approved requirements for unclassified relief funds will be met as such needs develop during the balance of the year." In fairness to the committee in charge at Cleveland, it ought to be said that in addition to the flexibility introduced by the contingent fund, there is the further fact that the duration of the war chest is only for six months, which makes it much more possible in normal circumstances to look forward and accurately gauge the probable demand.

This sketch of the operation of budgets under the various plans which have been attempted must not lead to the conclusion that the war chest is absurd in the matter. It simply reveals how difficult the situation has been under the condition of almost complete lack of control of war relief agencies, even with the most careful investigation to get an accurate forecast of the demands which are to be made upon the community. As a matter of fact this has not operated in the direction of cutting down the support of the war agencies, because communities have recognized the fact that they could not look forward accurately and have practically always set their goal a good deal beyond the anticipated demands and in almost every instance have secured an over-subscription of what they did call for. There is every evidence that there will be funds enough and that even in the cities with budgets the proportion of distribution will be fair.

#### OTHER METHODS OF DISBURSEMENT.

In contrast with the budget system of disbursement employed by a few cities, there is the plan of having the funds of the war chest paid out upon the vote of some committee.

The composition of this committee varies widely under different plans adopted by the several cities. Some are made up

of persons appointed by the Governor as a county committee or war board, or war council, or however it may be known. The most common plan is to have the disbursement committee, made up of the officials variously known as Board of Control, Board of Governors, Board of Trustees, or Executive Committee. In a few instances the disbursing committee is made up of a sub-committee of the trustees, governors, etc.

The original plan developed by Syracuse has been followed by a large number of war chests. It consists of a committee independent of the trustees, save for two ex-officio members and has but nine members, the small number being one of the essential elements of the plan. The success of this method depends upon the broadly representative character of the personnel and upon the large-mindedness of the men and women who compose the disbursement committee, as well as upon their capacity for altering their opinions. This plan has worked out extremely well in Syracuse, N. Y., because in that city the members of the disbursement committee have displayed a keen sense of their responsibilities and have pursued a policy which has constantly broadened as the war has gone forward.

A second type of disbursement committee follows practically the same lines save that it is of larger size, usually about fifteen to twenty members. This idea is somewhat more difficult to put in operation because of the fact that it is more difficult to get that many people together, it is harder to get that many to inform themselves thoroughly and reach harmonious conclusions. Nevertheless where discretion has been used in the selection of members it has succeeded notably.

Some cities have felt that in the expenditure of funds there ought to be more than a bare majority recorded in favor of a project, and have made provisions by which an extraordinary majority is required. For example, Kenosha, in its by-laws provides that "no appropriations of any donation funds shall be made without the two-thirds vote of all the members of the committee." The fractions used vary from two-thirds to four-fifths. In many cases where an extraordinary majority is required, the disbursement committee is a much larger body than is usual in most cities, running up occasionally as high as forty or fifty members. The answer to this plan, which is made by those who believe strongly in the practice inaugurated by Syracuse, is that a committee should be so well informed, so open-minded and should take sufficient time so that the sums needed by the various agencies would be voted with substantial unanimity. That is to say they believe such a spirit should be created in the disbursement committee, that no one would press for action until persons of open mind and candid disposition could reach substantial agreement.

A number of cities have felt that it was necessary to rely, to some extent at least, upon a preliminary investigation com-

mittee. Akron, Ohio, for example, has a committee to which is given the task of investigating all requests for funds. After that committee has reported, a budget committee determines whether the quota which has been assigned is proper. The reports of these two committees are then put before the executive committee for final action. This is distinctly the most elaborate illustration of this type of committee that has been reported. Occasionally the investigation committee is not permanent. For example, in Glens Falls a new committee is appointed by the president of the association each time there is an application for funds and, after looking into the matter, they report back to the board of directors for action.

Nearly all war chests have some method of preliminary investigation, and this is frequently by means of a questionnaire which is sent to the various organizations which desire funds. The Kenosha blank has been used by a number of cities and reads:

"The.....society hereby makes application to the Patriots Fund Committee, Kenosha County, for the sum of \$....., as the contribution of Kenosha County, Wisconsin, to cover the period of.....months, for.....(main purpose of organization).

#### Organization.

- 1—Have you a National Organization? (Yes or No).....
- 2—List the Officers therof, with address.....
- 3—Have you a Wisconsin State Organization? (Yes or No).....
- 4—List the Officers thereof, with address.....
- 5—Has this application for funds been authorized by any of the above officials? (Yes or No).....When.....How.....

#### Levy

- 6—Is this application a part of a National Campaign for funds? (Yes or No).....
- 7—Amount to be raised in the United States \$..... for..... months' period.
- 8—On what basis was the quota of Kenosha County determined?
- 9—Are equal monthly payment satisfactory? (Yes or No).....
- 10—If not, state reason.....

#### Purpose.

- 11—State specifically how money is to be spent by giving budget, or listing large items.....
- 12—Is this work in any way a duplication of the American National Red Cross? (Yes or No).....  
Or of any other national organization now in existence? (Yes or No) .....
- 13—Explain as fully as possible, why there should be a special organization for this work.....

14—Has this campaign been approved by:  
a—American National Red Cross? (Yes or No).....  
b—War Department Commission on Training Camp Activities?  
(Yes or No).....  
c—Wisconsin State Council of Defense? (Yes or No).....  
d—Other Authorities?.....

15—Has the Wisconsin State Council of Defense made special investigation of this appeal for funds? (Yes or No)..... When.....

16—Will you submit reference?  
a—Bank reference.....  
b—Other references.....

17—If you have not already done so, please send:  
a—Your printed literature, telling purposes and plans already carried out, or in contemplation;.....  
b—Recent printed reports of income and expenditures;.....  
c—Any other data that will assist the committee in determining the merits of the cause.....

Salem's blank is as follows:

Name of National Organization?.....  
Address, .....  
Incorporated, .....  
President, .....  
Secretary, .....  
Treasurer, .....  
Name of Local Branch, .....  
President, .....  
Secretary, .....  
Treasurer, .....  
National amount asked for year 1918, \$.....  
By whom is this amount determined?.....  
How do they arrive at their decision?.....  
National amount raised for year 1917 \$.....  
Amount asked of Salem for year 1918 \$.....  
Amount raised in Salem for the year 1917 \$.....  
For what purpose to be expended? (Give detail and budget).....  
What was the per capita response in other communities in which campaigns were conducted?.....  
Mention several communities, if possible.....  
What amount is now asked for this purpose of Beverly \$.....  
Lynn \$....., Newburyport \$....., Haverhill \$.....?  
If award is made, to whom should check be made payable?.....

That of Columbus follows:

The undersigned organization desires to be a recognized War Relief Agency through which the funds of the Columbus Community War

Service shall be distributed and presents the following information for the consideration of the Executive Committee in determining what proportion of its funds should be allotted to this organization.

- 1—Name of Organization.....
- 2—National Address..... Local Address.....
- 3—When organized..... Where.....
- 4—Objects, .....
- 5—Whom is organization trying to benefit?.....
- 6—What is your plan of applying these benefits or accomplishing your object? .....
- 7—What other organizations are doing similar work, in whole or in part, for the same beneficiaries?.....
- 8—Names and addresses of principal officers,.....  
President, .....Vice-President, .....Secretary, .....Treasurer, .....Executive Officer, .....Chairman Board of Directors, .....Names of Board of Directors or Controlling Body, .....9—Names of local officers,.....  
Names of local board, .....10—Explain how moneys and material collected are transmitted and distributed to those for whom they are intended,.....
- 11—Does a copy of last annual report or other reports with itemized statement of incomes and expenditures for past fiscal year or for some other period accompany this application?.....  
If not, why not?.....  
Period covered by above report,.....
- 12—When does your fiscal year begin?.....
- 13—By whom are your accounts audited?.....  
Date of last audit?.....
- 14—By whose authorization are your funds distributed?.....
- 15—How are your checks signed and countersigned?.....
- 16—The following are the only paid workers connected with the organization and the following amounts set opposite the names of said workers are the only money compensations received by them as salary, commission or otherwise:  
Name..... Amount.....
- 17—What facts will help determine the proper amount for Columbus to contribute to this organization?.....  
a—Total amount to be raised in nation,.....  
b—Basis of Franklin County quota, if allotments are made, \$.....  
c—From what sources have you derived your funds heretofore?.....  
d—Name and address of person in your organization to whom checks should be made payable,.....
- 18—We herewith submit:  
a—Copy of last annual report with itemized statement of income and expenditures,.....

- b—Copy of last auditor's statement,.....
- c—Literature showing scope of work and such other information as is available showing to what war needs the funds are applied,.....
- d—Copy of budget for coming period this application covers,.....

The disbursement committee in Youngstown is called a distribution committee. It determines the object which is to receive money and the amount which should be appropriated. If the amount is less than \$10,000, no confirmation of its action by the full board of directors, known as the council, is necessary. If it is more than \$10,000, on the other hand, the appropriation must be confirmed by the council. In either case the action of the committee is published for three consecutive days in two daily papers, after which seven days must elapse before any payment is made, presumably to give opportunity for protest and criticism.

Springfield, Mass., allows disbursements to the previously recognized organizations on a vote of a simple majority of trustees, but for any organization not specifically recognized by the war chest association at the time of its drive, a three-quarters vote is necessary. The idea of this, of course, is to prevent raids upon the fund, and its wisdom is demonstrated by the fact that when the success of the war chest was noised abroad, all sorts of organizations called upon it for money. This provision guaranteed against any possibility that raids upon the treasury would be successful.

Various committees in charge of disbursements for war chests have worked out tentative bases on which to determine what their proper quotas should be. This is frequently expressed in a percentage of the total national demand for which they feel themselves fairly responsible. Thus, for example, as already indicated, Rochester takes three-quarters per cent. of the national budget and Detroit one and one-half per cent. The difficulty comes from the fact that various cities take different means of reaching percentages. Some go entirely on the basis of population, which is obviously improper. Some go on the basis of a comparison of the total wealth in taxable property, bank deposits, and population in relation to the whole United States. Some derive their percentages from their Liberty Loan quotas in relation to the total. Still others determine them on the basis of the amount of money raised last year for the causes to which they contributed and base their percentages on the relation of those amounts to the total raised in the country. Occasionally this work is undertaken for a whole state. For example, the State of Washington, through its council of defense, has determined that it will not "approve a quota for the state in excess of 1% of the total quota for the United States."

This is based "on what is considered an equitable ratio of population and fixed and liquid wealth and is approximately the percentage asked of this state in the First, Second, and Third Liberty Loan campaigns, and in the First and Second Red Cross War Fund campaigns." There is also a county quota which is fixed by the state council of defense on the basis of school population, bank deposits, and equalized assessed valuations in ratio to the corresponding items for the state at large. Then each county's distribution of the quota is determined by the county council of defense. Thus it becomes evident that states and cities have made serious attempts to develop percentages which will serve as some more or less accurate test of the fairness and propriety of the quotas which are assigned them by various organizations and have also attempted to introduce an element of uniformity among these quotas which is wholly lacking under the drive system.

As to the personnel of these various committees, almost always an attempt is made to make them representative of the different classes in the community, it being wise to see that the manufacturers, the merchants, the laborers, the various religious sects, and the women are all properly recognized. Ordinarily officials of the Red Cross, Y. M. C. A., and other beneficiary organizations are not included as ex-officio members, although occasionally they are so included. For obvious reasons the members of the disbursement committee are nevertheless persons vitally interested in the leading agencies.

This has been criticised sharply in some quarters. Mr. Wm. J. Norton, the Secretary of the Detroit Patriotic Fund, says, for example, that it is a mistake to place the control of the movement outside of the participating agencies. He insists that control should be in a coöperative group representing the chief participants. In Detroit the Patriotic Fund is governed and directed by a group of people who do represent the Red Cross, Y. M. C. A., the Jewish agencies, the Catholic movements, and the Community Union. Thus control is vested in the most vitally interested persons.

As to experience with disbursements, there has been, broadly speaking, very little friction. In two cities there was considerable flurry when an appropriation was made by the war chest to the Knights of Columbus. Certain persons stirred up trouble and there were threats of cancellation of subscriptions and the like. In one of these cases, without any pussy-footting whatever, the treasurer made a frank statement in the papers. Most of the newspapers commented editorially. The whole excitement passed in a day or two and no harm resulted. In the other case the committee refused to explain, made no effort whatever to inform the public, and some hard feeling was engendered. This indicates that this whole question turns on the use of tact and good, hard common sense.

In another city an appropriation was planned to furnish uniforms for the Home Guard. Certain elements of the labor group believed that the Home Guard in that area was an organization which was designed to put down strikes and offered objection. It is probable too that some other elements of the public felt that money which was raised on the ground that it was to be given to the soldiers could not justifiably be spent for that purpose. At all events the request for the appropriation was withdrawn. In this case the disturbance was brief, and on the whole it seems to me a not unhealthy thing, because it indicated the way in which public opinion can and does control the expenditure of funds under the war chest plan, and evidences a healthy interest in the disposition of its money, whether or not one agrees individually with opinion in any given instance.

The chief difficulty in disbursements, however, comes from the organizations themselves in their efforts to get funds. Inevitably the disbursement committee feels an impulse in executing its trust to investigate carefully. Some organizations object to being investigated. They resent what seems to them an imputation upon the propriety of their demands. Others do not like to have the cities question the assigned quotas. Still others do not like to have the cities restrict themselves to paying only the amount of the assigned quota. There is perhaps some justification for some of this irritation on the part of some of the organizations, for possibly a few disbursement committees have been a trifle officious. But, broadly speaking, this is a difficulty which has arisen from the chaotic condition of the whole war relief situation. Betterment rests upon the introduction of some methods of control and upon the tact and good sense of local communities on the one hand and of the representatives of the organizations on the other.

At all events the problem of making disbursements from the war chest is now becoming very much simpler as the result of a number of developments. In the first place, it is known now that a more active supervision of the financial calls of the Fosdick agencies is being undertaken at Washington. They are henceforth to have budgets which have been officially approved after careful scrutiny. Moreover the grouping of these agencies in their financial efforts involves the fixing of ratios to be preserved among them in a more or less official manner. Thus it will not be necessary for cities to make up their minds individually as to the ratio which is to be preserved, but under the war chest plan they can make disbursements to them in the official ratio.

In the second place, the accumulated experience of cities is becoming available and has larger and larger value.

In the third place, there are in process of formation various associations of war chests, and there has now been organized

a national association of war chests which is planning a National Investigation Bureau. The secretary in charge is Mr. Barry C. Smith of the Charity Organization Society of New York. The bureau proposes to publish an approval list of war activities after having secured and made available detailed financial information. This will make it possible for war chests to determine with reasonable accuracy the proper and desirable amounts which they should appropriate to the very many unofficial agencies, which nevertheless have value and which should receive some support.

While, therefore, the ultimate responsibility for disbursement must still rest with the individual community, the conclusion is inescapable that the knotty problem is in process of solution and that the dangers of politics, of raids, bickerings, and dissatisfaction, which have never been serious in practice, are becoming constantly less.

---

A suggested set of By-Laws follow:

*Article I—Name.*

The name of this association shall be the.....War Chest Association (Citizens' War Fund Association) or (War Work Council).

*Article II—Objects.*

The objects of this association shall be to provide ways and means for raising funds in the city (county) of.....and to that end to solicit and receive contributions and to apportion and disburse the same as follows:

- 1—To the following organizations upon the affirmative votes of a majority of the full Board of Trustees:
  - (a) The American Red Cross and its local chapters.
  - (b) The organizations operating under the sanction and control of the War and Navy Departments' Commissions on Training Camp Activities.
  - (c) To any other agency which has direct endorsement from the President of the United States.

2—To the following organizations upon the affirmative votes of three-fourths majority of the full Board of Trustees:

- (a) .....(Here name all other war
- (b) .....auxiliary agencies that are
- (c) .....to participate.)

3—To the following organizations upon the affirmative votes of a majority of the full Board of Trustees:

- (a) To support the activities of the War Bureau.
- (b) To finance the Liberty Bond Campaign Committee or other committee in charge of the work for the United States Government.
- (c) For the support of the Farm Bureau.
- (d) To meet the necessary expenses of this association, provided that the amounts appropriated for that purpose shall not exceed 2% of the total amount collected in any one year.

#### *Article III—Membership.*

All contributors to the funds of this association who are over eighteen years of age shall be enrolled as full members. Membership shall be forfeited by any person who is delinquent more than thirty days in a payment due upon his subscription. The privileges of membership shall be restored when full payment of the delinquency has been made.

Every member shall be entitled to one vote at any meeting of this association.

#### *Article IV—Officers and their Duties.*

The officers of this association shall be a President and a Vice-President, chosen each year by the Board of Trustees from among their own number; a Treasurer and a Secretary, who shall be appointed by the Board of Trustees. (If the Board of Trustees is made large, provision should be incorporated for an Executive Committee.)

The Trustees shall be limited in number to....., of which three shall be appointed annually by the War Bureau. The remainder shall be elected at the annual meeting of the association and shall hold office for one year and until their successors have been elected. The elective Trustees for the first year shall be.....(Here follow names) .....

The government of this association shall be vested in the Board of Trustees, whose duties and powers shall be as follows:

- (a) To make any and all rules and regulations for the conduct and control of the Board and the affairs of the association.
- (b) To make any and all rules and regulations relative to conducting campaigns for soliciting and collecting funds.
- (c) To determine from time to time the equitable and proper amount of funds which shall be apportioned and disbursed, and when and in what manner the same shall be distributed.
- (d) To appoint all committees and determine the duties of the same.
- (e) To appoint all employees and determine the compensation, if any, of the same.
- (f) To fill all vacancies in the Board of Trustees or in any committee or office.
- (g) To decide all questions of construction of the by-laws. Such decision shall be final.

A majority of the Trustees shall constitute a quorum for the transaction of business, except as provided in Article II.

The President, or in his absence the Vice-President, shall preside at all meetings of the association. The President shall be a member *ex-officio* of all committees.

The Treasurer shall be charged with and have the custody of all funds of the association and shall pay out the same upon the direction and warrant of the Board of Trustees. He shall perform all the duties incident to his office as he may be directed by the Board of Trustees. He shall be required to give a bond for the faithful performance of his duties in such sum and with such sureties as the Board of Directors shall determine.

The Secretary shall issue all notices required to be given to members of the association or others. He shall make and keep a true and complete record of all meetings of the association and of the Board of Trustees and he shall have custody of the records, by-laws and the corporate seal and shall conduct the correspondence and perform all such duties as shall be required by the Board.

#### *Article V—Meetings.*

The annual meeting of this association shall be held on \_\_\_\_\_ (date) ..... in each year at such hour and place as the

Trustees may determine. A notice of such meetings shall be published in.....newspapers at least one week before the date of such meeting.

Special meetings of the association may be called by the President of the Board of Trustees at any time, and notice thereof shall be given in the same manner as for the annual meeting.

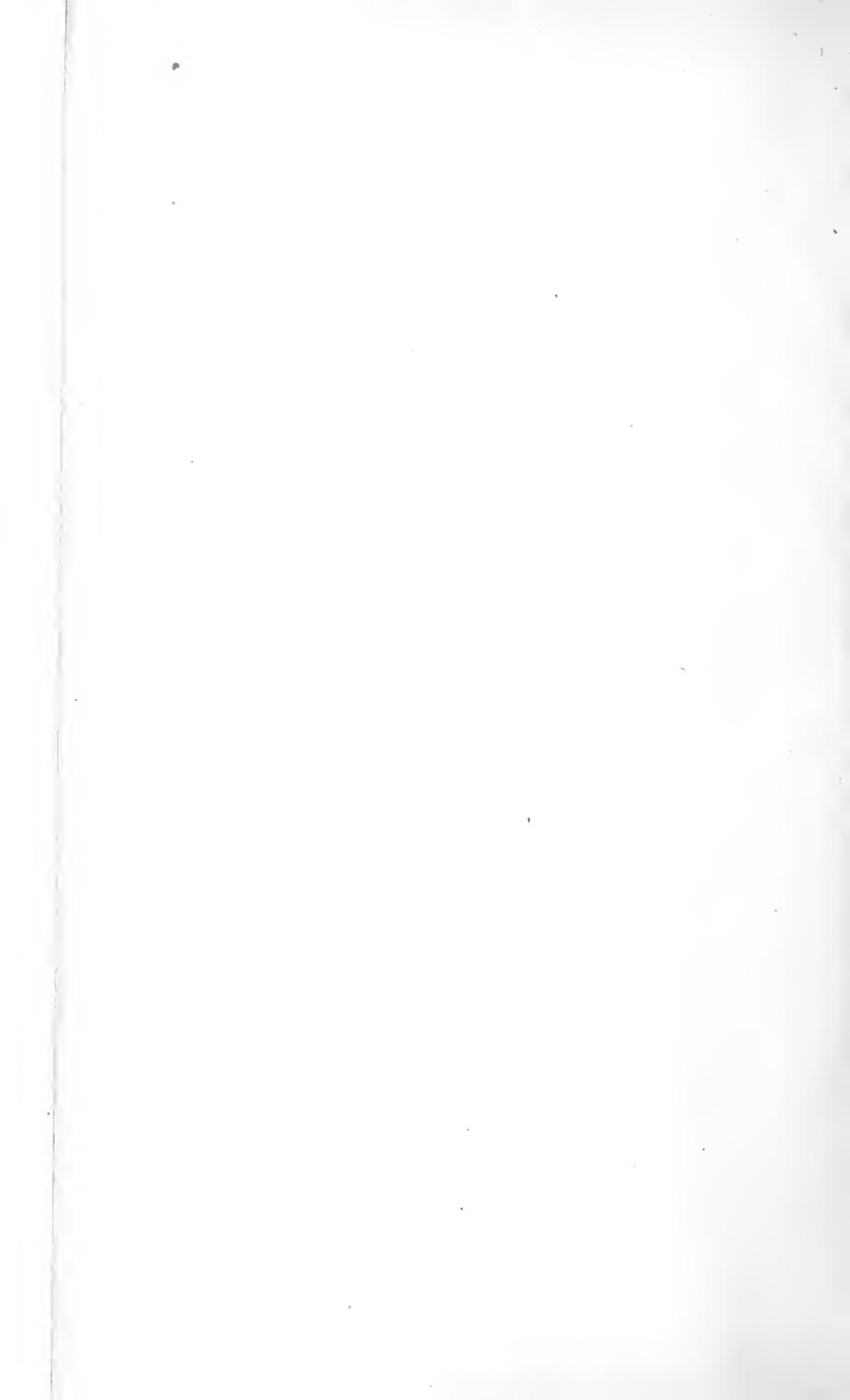
Twenty-five members shall constitute a quorum for the transaction of business at any meeting.

Meetings of the Board of Trustees may be called by the President or by members, and notice of such meeting shall be given by a written or printed notice mailed at least two days prior to the date set for such meeting.

#### *Article VI—Amendments.*

These By-Laws may be altered, amended or repealed at any meeting of the Board of Trustees, notice in writing of such amendment having been given to each Trustee at least two days before such meeting.

*(These suggested By-Laws have been compiled after study of a number of forms, but chiefly from those of Springfield, Mass., and Lexington, Mass.)*













LIBRARY OF CONGRESS



0 020 953 149 5

